



# The Caregiver's Toolkit

## *A Guide for Caregivers in Harford County*



**Office on Aging**

**Harford County Department of  
Community Services**

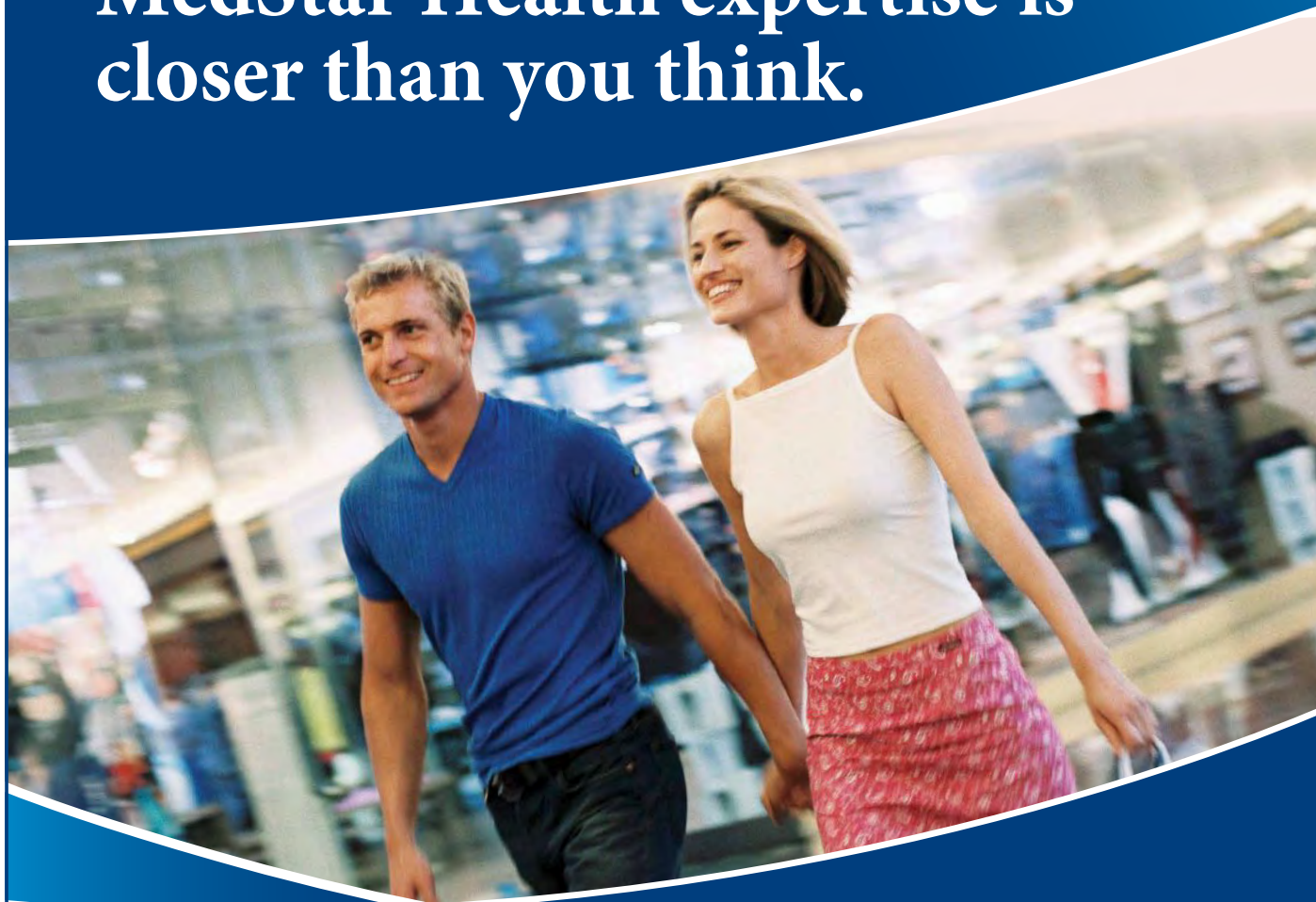
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This document available in alternative format by request. For more information the Harford County Disabilities Coordinator can be reached at 410.638.3373 (voice/tty) or [disability@harfordcountymd.gov](mailto:disability@harfordcountymd.gov).





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## Overview

**More than 90 million caregivers in America – 2 out of every 5 adults – provide care for a chronically ill, disabled or aged family member or friend each year and spend an average of 20 hours per week providing care for their loved one.**

*Caregiver Action Network FY14 Annual Report - [http://caregiveraction.org/\\_uploads/docs/reports/2014%20ANNUAL%20REPORT%20FINAL.pdf](http://caregiveraction.org/_uploads/docs/reports/2014%20ANNUAL%20REPORT%20FINAL.pdf)*



## Where to Begin

### DETERMINING YOUR LOVED ONE'S NEEDS

- ☐ Do they need 24-hour assistance?
- ☐ Do they need occasional assistance with heavy chores?
- ☐ Is their condition treatable or reversible?

### EVALUATE INCOME & ASSETS

Yours	Theirs	Family's
<input type="checkbox"/> <b>Financial</b> – can you afford to quit your job, work fewer hours or take Leave Without Pay? (Check with your Human Resources Department to see if family medical leave covers staying at home to provide care.)	<input type="checkbox"/> How much can their income/assets provide toward care? <input type="checkbox"/> Are they covered by health insurance? <input type="checkbox"/> Is there a home health rider? (Adds home health care coverage to the insurance policy) <input type="checkbox"/> Is there prescription coverage?	<input type="checkbox"/> How much can/will family help with direct care (supervision, bathing, chores, etc.) or financial issues?
<input type="checkbox"/> <b>Time</b> – can you give the amount of time needed?		

### WHENEVER POSSIBLE, OFFER CHOICES

- ☐ Talk to your loved one
- ☐ What are their preferences in terms of care?
- ☐ Have they made any plans?



## WHAT TO EXPECT: Common Caregiving Concerns

Only 4% of people over 65 live in a nursing home. Seniors, especially those who have taken good care of themselves, can expect to remain active and alert in their later years and will function well enough to care for their own needs. Health problems should not be dismissed as simply due to old age; however, certain changes are part of the normal aging process.

By recognizing these changes, you may be able to help your relative adapt:

- ☐ **VISION:** tends to worsen with age; more far-sighted; eyes less able to adjust to changes in light – may result in problems with glare and difficulties with driving at night.
- ☐ **HEARING:** less acute, especially at higher frequencies – may cause difficulties in hearing conversation.
- ☐ **SENSE OF TASTE/SMELL:** these changes can lead to a decreased interest in food.
- ☐ **CHANGES IN SLEEP PATTERNS:** common – seniors may not sleep soundly, take longer to fall asleep, and wake up more often at night or wake very early in the morning. These changes can be disturbing to older people, who then sometimes try sleep medications, which can be dangerous.
- ☐ **DIGESTION:** slows due to tissue and muscular changes; may result in constipation.
- ☐ **BONES:** often become thinner and changes in cartilage tissue also occur, sometimes leading to restricted movement, stooped posture and increased risk of fractures. Joints also tend to become stiffer.
- ☐ **BODY TEMPERATURE:** ability to regulate declines, especially in arms and legs.
- ☐ **SKIN:** more fragile. Skin surface is less sensitive to the touch, so damage may not be noticeable until there is a serious problem.
- ☐ **BALANCE:** many seniors experience dizziness with sudden changes in body position (note: if a person experiences serious problems with balance or dizziness, he or she should seek medical attention).

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### RED FLAGS: Symptoms to Watch For

**How will I know if my loved one  
requires my support as a caregiver?**

**Here are some key symptoms to watch  
for:**

- ☐ Decline in hygiene
- ☐ Significant gain/loss in weight
- ☐ Marked changes in eating patterns
- ☐ Becomes more forgetful or confused
- ☐ Sleeps much more/less
- ☐ Unexplained bruises/signs of injury
- ☐ Increased difficulty in walking
- ☐ Lost interest in activities
- ☐ Swollen legs or feet
- ☐ Loss of balance
- ☐ Shortness of breath or frequent coughing
- ☐ Allows home to fall into disrepair
- ☐ Unpaid bills
- ☐ More irritable, frequent crying or unusual changes in mood
- ☐ More withdrawn or reluctant to leave the house
- ☐ More secretive or suspicious of others
- ☐ Talks about feelings of hopelessness or about not wanting to live

These are some indicators of serious problems requiring prompt medical attention. This list does not include every possibility. Contact your relative's physician regarding their specific health problems.

*From Caregiving from Near and Far, with permission from the Baltimore County Department of Aging.*

While some very minor memory changes occur with normal aging, there should be no significant mental decline with age. If an older person experiences confusion, disorientation or memory loss, it is a sign of a problem which needs to be evaluated by a doctor.



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# When a Loved One Has Dementia

**What is dementia?** The deterioration of a person's ability to think, remember and reason. It may cause changes in personality, mood and behavior. A person with dementia may have difficulty using common objects, finding the right words and following directions. Dementia is not a disease, but a set of symptoms common to certain diseases. Alzheimer's, Lou Gehrig's (Amyotrophic Lateral Sclerosis – ALS) and Parkinson's disease are among the many conditions which cause dementia. The mental impairment gets worse over time; individuals in the later stages may wander from home, forget to eat, and lose the ability to care for their most basic needs. Some conditions, such as depression, thyroid disorders, poor nutrition, infections, alcoholism and medication reactions may cause dementia-like symptoms; in these cases, proper diagnosis and treatment may be able to reverse the symptoms. It is essential to have a full diagnostic workup to rule out reversible causes of dementia. A number of local hospitals offer this service on an outpatient basis.

### Remember the following:

- ☐ Caring for a person with dementia is a demanding and often difficult job.
- ☐ Pick your battles. Save your energy for dealing with really important issues.
- ☐ Change your expectations. Adjust to the person's current abilities.
- ☐ Be flexible. If bathing is a struggle, consider skipping the bath every other day and letting the person wash up at the sink. Give the person some control over the schedule.
- ☐ Get help. Enlist family, friends and community services.
- ☐ Seek support. Research local caregiver support groups.

Hearing that your older relative has dementia can be overwhelming. Learn as much as possible about the older person's condition, so that you can plan your caregiving strategies and locate resources to help as needed.



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# When a Loved One Has Dementia *(continued)*

### Safety Tips:

- ☐ Store sharp objects and toxic substances out of the person's reach.
- ☐ Develop a reminder system for medications. If a person lives alone, he/she may forget to take their medications – use a medication organizer or unit dose packs, write notes or call at medication times.
- ☐ Keep daily routines as consistent as possible. Plan a predictable schedule for meal, bath and bed times.
- ☐ Simple activities like dressing or brushing teeth may become difficult. Break activities into small steps and give verbal instructions, one at a time. Gently redirect the person if he or she becomes upset. You may be able to distract the person by taking a walk or offering a favorite activity.
- ☐ If the person can no longer cook, consider home delivered meals or hire someone to help with meal preparation.
- ☐ Use safety gates and lock doors to rooms that can be dangerous.
- ☐ Close supervision is required for people who wander outside the home. Obtain an identification bracelet from the Alzheimer's Association's Safe Return Program (**1-800-443-2273, Customer Service**).
- ☐ Encourage the person to be as independent as safely possible. Involve him or her in simple household tasks, like folding towels or sweeping.
- ☐ Avoid arguing – as the person's memory declines, he or she may accuse others of taking money or possessions, or express other paranoid ideas.
- ☐ Write down appointments and other events on a large calendar, and keep a log of visits from family and other helpers, which you can review with your relative.
- ☐ If the older person says things that are upsetting or insulting to your family and friends, remind them that he or she is not intentionally being rude or hurtful.
- ☐ Report significant changes in behavior to the doctor; these may indicate health problems which the person cannot communicate.



Work in partnership with your relative's doctor and seek support through the Alzheimer's Association, the Harford County Office on Aging Caregiver's Program, and other specialized programs.

**Call the Office on Aging at 410-638-3303 for guidance on resources which can meet your particular needs. For resources outside of Harford County, call Eldercare Locator at 1-800-677-1116 or visit [www.eldercare.gov](http://www.eldercare.gov). Also, for more information and resources, visit [www.dementia.com](http://www.dementia.com).**



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# Is Your Loved One in Denial?

**Be patient. If your relative refuses to admit he/she is having difficulties, or rejects offers of help, it is important to understand the reasons why.**

- ☐ Vision loss, difficulty walking or slower reflexes are some of the hard to accept changes that accompany aging.
- ☐ Your relative could be determined to remain independent and may not want to be a burden on anyone else or lose control of his/her own life.
- ☐ Your loved one could be concerned with appearances and may resist wearing a hearing aid or using a cane, or may not want neighbors to see someone coming to his/her home to help with household tasks.
- ☐ To someone who has been frugal all their life, he/she may resist hiring someone to clean, cook or provide personal care because of a fear of depleting his/her savings.
- ☐ **Suggest small steps.** A series of small changes may be more acceptable than a sudden, dramatic change.
- ☐ **Change takes time.** Be prepared to discuss the same issue a number of times before seeing progress.
- ☐ **Enlist others.** If you do not succeed, often an outside person, such as a doctor or clergy member can be influential.

Try to understand these reasons and find a way to address your concerns to your relative.

### Remember the following:

- ☐ **Timing is everything.** Plan your discussion for when you are both calm and relaxed.
- ☐ **Be honest about your concerns.** Try not to be critical or judgmental. It helps to use "I" statements ("I'm very worried that you are eating so little; I'm afraid you might be getting sick.").
- ☐ **First things first.** Discuss only the most important issues; try to let the little ones go.
- ☐ **Listen respectfully.** Take time to hear your relative's point of view.

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## A Caregiver Reality Check

**Most of us don't like to think about a loved one needing significant support to manage everyday life. However, no one can predict when an emergency situation might occur, and if caught unprepared, a person or family often faces a much greater burden in making important caregiving decisions. Even though it is difficult, the best way to be prepared as a caregiver is to plan, talk, and prepare before a crisis occurs. Here are some key strategies to help you be prepared for the realities of caregiving...**

- ☐ **Talk early and talk often with your loved ones-**The more you can have relaxed and open conversations about personal wishes, fears and options, the less taboo the topic will feel. Everyday life may present scenarios or stories that provide a springboard for a conversation that will help you to better understand your own concerns and/or your loved ones wishes. For instance, perhaps a friend has recently had to assume the role of caregiver or has need of more family support. A good conversation about that situation can be the foundation of a discussion about your loved one's plans and concerns.
- ☐ **Take time and make time to know your loved one in a different way-** Again, talking is key and making time to do so is important. No matter how much you plan or discuss life planning issues with those you care about, there will always be some issue that may arise that you didn't talk about. Having a strong sense of how your loved one views things will help you in those moments where the path isn't clear. What are their fears? What role does their faith play in their decisions? What things bring them comfort?
- ☐ **Encourage your loved ones to have a plan and be organized-**There is nothing worse when the unexpected occurs than not having a plan to refer to or to know where critical information is kept. Any plan is better than no plan at all but there are some great resources to help get your financial, legal and other concerns in line and these don't necessarily have to cost anything although it never hurts to consult a professional such as a lawyer or accountant. See page 16 for a comprehensive checklist to help with planning in these areas. Completing this will help to ensure that you have planned effectively to keep track of legal affairs, preserve personal wishes, and plan ahead for life's unforeseen events.
- ☐ **Whenever possible, let your loved one lead the decision making-** Needing care and support from our loved ones, generally means that one is less independent and/or less able to do for oneself. This can be very disheartening for those who need our help. Loss of autonomy is a major contributor to

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depression so the more choices our loved ones have, the better their outlook will be. It is very easy, in the rush and stress of caregiving to forget how important choices are, even if they might seem insignificant in the grand scheme of things. The more empowered our loved one feels, the less they will feel a sense of loss and dependency.

- ☐ **Be informed about resources-** Having a baseline knowledge of what resources are available before you need them is a huge help when you find you need those resources. These included everything from who in your family can be relied upon for help and what kind of help they can offer to what community based programs and agencies are out there to help. This booklet is a help with the later. Don't overlook help from neighbors, friends and your faith community and don't be afraid to ask for help when you need it.
- ☐ **Assess the need-** This booklet provides some guidelines to determine if your loved one needs help and to determine what type of help might be needed. Don't go it alone though. Utilize the resources you have learned about and that are noted in this guide to get a clear picture of the situation. The more you understand the needs, the better you can meet them and plan for what might come next.

There are many more concerns to consider in life planning and being prepared for the possibility that your loved one may need you to provide care and support for them. The steps above are key to planning for the best outcome when that time comes. Remember, being proactive and prepared is a gift of peace of mind for yourself and for those who care about you!

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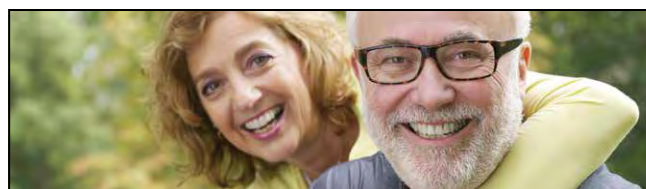


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*If you experience one or more of these symptoms, you may have cataracts:*

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- Poor night vision
- Glare and/or Halos appear around lights
- Sensitivity to sunlight or bright lights
- Need more light to read
- Your glasses don't seem to work

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### Long-Distance Caregiving

Caregiving from a distance  
can bring feelings of guilt,  
anxiety and helplessness.  
How can you effectively  
help take care of a loved  
one from afar?

#### During Your Visit:

- ☐ Observe carefully. Is your relative eating well? Can he/she still take care of finances, personal and household needs? How much contact does your relative have with other people? Are there safety problems?
- ☐ Communicate honestly with your relative and encourage their involvement in working through problems.
- ☐ Build a cooperative relationship with any local relatives or friends who are involved, including neighbors and church members. If they are already helping out around the house (with meals, etc.), show your appreciation for their work and encourage them to email or call you collect if they have any concerns.
- ☐ Check the security of the home. Be sure there are sturdy locks on doors and windows, good exterior lighting, and no overgrown shrubbery near the house. Properly safeguard valuables.
- ☐ Arrange to have important legal documents drafted (Will, Power of Attorney, Advance Directives [see page 20]).

#### If You Have Concerns:

- ☐ To get the phone number for the local Aging & Disabilities Resource Center (ADRC), contact Eldercare Locator at **1-800-677-1116** or visit their website at **[www.eldercare.gov](http://www.eldercare.gov)**. In Harford County, call **410-638-3303**.
- ☐ Ask about the types of services available, names of service providers and costs.
- ☐ If possible, schedule an appointment with a local ADRC staff member so that you and your loved one can learn together about services and programs that may be helpful. Be sure to ask about what documents or information you should bring to the meeting.



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## Long-Distance Caregiving *(continued)*

### **Before you leave to return home:**

Review with your relative any decisions that have been made, and what steps are necessary to carry them out.

### **Take with you the following vital information and items:**

- ☐ Location of important documents (deed to the house; funeral arrangements; birth certificate)
- ☐ Names of institutions and account numbers for bank accounts and life and health insurance policies
- ☐ Name and phone numbers of the doctor and local emergency contacts
- ☐ Information regarding your relative's medical conditions and medications
- ☐ A copy of the house key

### **Other Options:**

- ☐ Consider hiring an in-home aide if your relative needs more help with bathing, dressing, food preparation and household chores. Aides can be hired privately or through a home care agency; careful screening and reference checks are essential. Be sure the employee is bonded or insured against theft.
- ☐ Encourage your loved one to get involved in local activities such as senior activity centers, church groups or other social support networks.
- ☐ To better assist with maintaining good nutrition, check into a local home-delivered meal program.
- ☐ Explore Adult Day Care options.
- ☐ If your loved one's needs are extensive, consider consulting with a service provider specific to your loved one's needs (i.e., geriatric care manager or medical specialist) who will work with your relative and family to develop a care plan. Services and fees may vary, so investigate fully before investing in the service.
- ☐ It is important to remember to consult with your loved one's health care provider. In many cases, a referral is required for skilled services such as occupational therapy and physical therapy.

**For case management services in your relative's area, call Eldercare Locator at 1-800-677-1116 or visit [www.eldercare.gov](http://www.eldercare.gov), or contact the National Association of Professional Geriatric Care Managers at 520-881-8008 or visit [www.aginglifecare.org](http://www.aginglifecare.org).**



## SHARING THE CARE: Tips for Successful Family Caregiving

**Work together to meet the challenges of caregiving by calling a “Family” Meeting.**

Caregiving involves many challenging decisions, from choosing an in-home aide to finding a nursing home and resolving personal affairs. Communication among family members and other concerned parties is the key to providing the best care for your relative.

Caregiving is a massive responsibility and therefore every possible resource should be explored. Consider all avenues of support including family, friends, churches, neighbors and others in the community.

**Step 1:** Include relatives and other concerned parties. It's important to remember as you go forward that you are planning the care of an individual who has their own wants, needs, and priorities. If you do not already have a sense of the priorities, it may be beneficial to discuss them with your loved one in advance of having a family meeting.

**Step 2:** State issues.

**Step 3:** Allow those involved to present their views.

**Step 4:** Gather information.

**Step 5:** Make a plan.

**Step 6:** Identify who will be responsible for each step.

### TIPS for Successful Family Meetings:

- ☐ **Come prepared.** Bring notes on what you would like to discuss; bring information about programs and services you are considering.
- ☐ **Respect feelings and wishes.** Your relative may be struggling to maintain his/her independence and dignity despite failing health.
- ☐ **Gather facts.** Research your loved one's options – can he/she afford assisted living, a nursing home, etc.?
- ☐ **Listen to others.** Viewpoints may differ, but consider everyone's opinions and don't accuse or attack each other; use “I” statements to express feelings.
- ☐ **Divide responsibilities.** Everyone should have an assignment to avoid feelings of resentment.
- ☐ **Consider professional guidance.** \*A professional case manager, mediator or social worker can help run the meeting if tensions are running high in the family.
- ☐ **Plan a follow-up meeting.** Hold an additional meeting two to three months following the primary meeting, to evaluate the plan and make any necessary changes.
- ☐ **Take notes.** To allow for clarity after the meeting and to provide focus for future action, have someone, preferably a family member, take notes during the meetings.

\* **FREE Mediation Services** are available for families and care providers who may need help with decision-making, conflicts or guardianship issues. Mediation is voluntary, confidential and the mediators are neutral. For more information contact The Harford County Community Mediation Program at 410-638-4807 or visit [www.harfordmediation.org](http://www.harfordmediation.org).



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### My Checklist

Many of us don't like to think about gathering all of our important documents in one place. It is easy to put it off until tomorrow or to assume that our loved ones will know "where everything is" should the time come. No one can predict when an emergency situation might occur, and if unprepared, a person or family may face a much greater burden and expense in resolving legal affairs. This checklist includes a comprehensive list of important documents and information related to every aspect of your life. Completing this will help you to ensure that you have planned effectively to keep track of your legal affairs, preserve your wishes, and allow you to plan ahead for life's unforeseen events. Being prepared is a gift of peace of mind for yourself and for those who care about you!

#### MY INFORMATION

FULL NAME		SOCIAL SECURITY #
DATE OF BIRTH	PLACE OF BIRTH	ORGAN DONOR? <input type="checkbox"/> Yes <input type="checkbox"/> No
FATHER'S NAME & PLACE OF BIRTH		MOTHER'S MAIDEN NAME & PLACE OF BIRTH

#### MY SPOUSE'S/PARTNER'S INFORMATION

FULL NAME		SOCIAL SECURITY #
DATE OF BIRTH	PLACE OF BIRTH	ORGAN DONOR? <input type="checkbox"/> Yes <input type="checkbox"/> No
FATHER'S NAME & PLACE OF BIRTH		MOTHER'S MAIDEN NAME & PLACE OF BIRTH

#### MY EMERGENCY CONTACT INFORMATION

EMERGENCY CONTACT	NAME	PHONE #
POWER OF ATTORNEY	NAME	PHONE #

#### CRITICAL CONTACTS

	NAME	ADDRESS	PHONE #
Physician			
Physician			
Physician			
Pharmacy			
Pharmacy			
Clergy			
Dentist			
Veterinarian			
OTHER:			

## CHAPTER 1 FIRST STEPS



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of Community Services  
Office On Aging

### My Checklist *(continued)*

#### LIFE INSURANCE POLICIES

YOUR LIFE INSURANCE COMPANIES	POLICY NUMBER(S)	NAME OF AGENT(S)	PHONE # OF AGENT(S)	LOCATION
SPOUSE'S LIFE INSURANCE COMPANIES	POLICY NUMBER(S)	NAME OF AGENT(S)	PHONE # OF AGENT(S)	LOCATION

#### LEGAL DOCUMENTS AND RECORDS

✓	DOCUMENT	LOCATION	DATE COMPLETED
	<b>Will – Self</b> WHERE REGISTERED? _____ EXECUTOR: _____		
	<b>Will – Significant Other</b> WHERE REGISTERED? _____ EXECUTOR: _____		
	<b>Trust Documents:</b> <input type="checkbox"/> LIVING TRUST    WHERE? _____		

#### VITAL RECORDS

✓	DOCUMENT	LOCATION
	<b>Birth Certificate(s)</b> <input type="checkbox"/> Self <input type="checkbox"/> Significant Other's/Loved One	
	<b>Social Security Cards or Copies</b>	
	<b>Death Certificate(s)</b> <input type="checkbox"/> Significant Other <input type="checkbox"/> Children	
	<b>Marriage License(s)</b>	
	<b>Divorce Decree(s)</b>	
	<b>Separation Agreement(s)</b>	
	<b>Military Records/DD214</b>	
	<b>Custody/Guardianship Paperwork</b>	
	<b>Citizenship Papers</b> (if appropriate)	
	<b>Adoption Papers</b> (if any)	
	<b>Copy of Driver's License or Maryland ID</b>	
	<b>Medicare Cards or copies</b>	
	<b>Insurance Cards or copies</b>	



## CHAPTER 1 FIRST STEPS



Harford County Department  
of Community Services  
Office On Aging

### My Checklist *(continued)*

FINANCIAL DOCUMENTS (to apply for long term care medical assistance, you will need 5 years of bank statements at a minimum along with the other documents listed below.)

✓	DOCUMENT	LOCATION
	<b>Financial Power of Attorney</b>	
	BANK ACCOUNT NUMBER:	
	BANK ACCOUNT NUMBER:	
	BANK ACCOUNT NUMBER:	
	<b>Bank Statements</b>	
	<b>Mortgage Documents</b>	
	<b>Vehicle /Mobile Home Titles</b>	
	<b>Safe Deposit Box- Bank &amp; Key Location</b>	
	<b>Most Recent Tax Return</b>	
✓	List of Assets	LOCATION
	<b>Savings</b>	
	<b>Life Insurance Info/Contacts</b>	
	<b>Stocks</b>	
	<b>Sources of Income</b>	
	<b>Retirement Accounts</b>	
	<b>Property Owned/Deeds</b>	
	<b>Pension Documents</b>	
	<b>Investments/Annuities</b>	
	<b>Trusts</b>	
	OTHER:	
✓	List of Debts	LOCATION
	LOANS:	
	CREDIT CARDS:	
	OTHER:	

## CHAPTER 1 FIRST STEPS



Harford County Department  
of Community Services  
Office On Aging

### My Checklist *(continued)*

#### ON-LINE ACCOUNT

✓	NAME OF VENDOR	ACCOUNT NO	USER NAME	PASSWORD

#### HEALTH RELATED DOCUMENTS

✓	DOCUMENT	LOCATION	DATE COMPLETED
	<b>Durable Healthcare Power of Attorney</b>		
	<b>Advance Directives</b> (Maryland Orders for Life Sustaining Treatment)*		
	<b>Living Will</b>		
	<b>Do Not Resuscitate Order if desired</b>		
	CURRENT LIST OF ALL MEDICATIONS:		

\* To download MD Orders for Life Sustaining Treatment, visit [www.marylandmolst.org/docs/Health%20Care%20Decision%20Making%20Worksheet.pdf](http://www.marylandmolst.org/docs/Health%20Care%20Decision%20Making%20Worksheet.pdf)

#### OTHER IMPORTANT INFORMATION (may include names and info for family members, pets, etc.)

#### END OF LIFE CHECKLIST

✓	DOCUMENT	LOCATION
	<b>Funeral Pre-arrangements</b>	
	<b>Cemetery Deed(s)</b>	
	<b>Letter of Instruction</b>	
	<b>Anatomy Board Agreement</b>	
	CHURCH/CLERGY PERSON CONTACTS:	
	MILITARY BURIAL CONTACT:	



## Legal & Financial Issues

### Power of Attorney (Financial)

It is important to anticipate the need to take over managing your loved one's financial affairs. A Power of Attorney is used most frequently to allow a friend or family member to assist a loved one with paper work and financial affairs.

Your personal attorney can assist in writing up a Power of Attorney that meets your family's needs. For those who cannot afford an attorney, the Maryland Senior Legal Hotline can provide information and may be able to help.

Call **1-800-896-4213** for more information.

#### KEY TERMS:

- **Durable Power of Attorney:** the loved one has stated in writing, while still lucid, that the document should remain valid in the event that he/she is determined to "lack capacity."
- **Springing Power of Attorney:** can be written to take effect upon the loved one's disability (can also be written to take effect immediately).

### Guardianship

A guardianship may be necessary if your loved one's condition deteriorates to a point where he or she "lacks capacity," you do not have access to their funds and there is no Power of Attorney in place. There are two types of guardianship in Maryland: guardianship of the property; and guardianship of the person.

### Advance Directives (Living Will)

A written declaration of any adult instructing his/her physician to withhold or withdraw life-sustaining procedures in the event of a terminal condition, a persistent vegetative state (permanent unconsciousness) or an end-stage condition.

#### KEY TERMS:

- **Appointment of a Health Care Agent:** names a proxy who has legal authority to carry out a person's wishes and make a decision to accept or refuse treatment for that person.
- **End-stage condition:** an advanced, progressive, and incurable condition resulting in complete physical dependency (example: advanced Alzheimer's disease).
- **Health Care Instructions:** similar to the Living Will, but can go into effect in the case of a terminal condition, a persistent vegetative state or an end-stage condition.
- **Living Will:** designated to go into effect only in the event of a terminal condition.
- **Five Wishes:** [www.agingwithdignity.org](http://www.agingwithdignity.org) or **1-888-594-7437**.

Samples of Advance Directives are available free of charge from the Harford County Office on Aging. For specific legal information, please contact your personal attorney or call the Maryland Senior Legal Hotline at **1-800-896-4213**.

**Generally, you will need to hire an attorney to file for a guardianship. Both of these legal efforts have drawbacks and limitations. They may also be costly and time-consuming. For more information, call the Harford County Office on Aging at 410-638-4283 or visit [www.harfordcountymd.gov/services/aging](http://www.harfordcountymd.gov/services/aging).**





## Options for Care

There are essentially four options in caring for a frail or disabled loved one:

1. **In-Home Care**  
    **In Their Home**  
    **In Your Home**
2. **Adult Day Care**
3. **Assisted Living**
4. **Nursing Home Care**

---

**IN-HOME CARE** is complex and involves maximizing family and community resources. Some of the most common in-home care/support services include:

- ☐ bathing/personal care
- ☐ home health care (nursing, occupational therapy, etc.)
- ☐ transportation to physician/shopping
- ☐ chore services (laundry, vacuuming, etc.)
- ☐ meal preparation
- ☐ medication monitoring
- ☐ handicapped-accessible living space
- ☐ respite care (when your loved one lives with you)
- ☐ medical equipment (wheelchair, shower bench, etc.)
- ☐ medical alarms/telephone assurance

### **ADULT DAY CARE**

provides assistance and supervision during the day. The two types are:

- Adult social care
- Adult medical day care

**ASSISTED LIVING**, live-in facilities provide supervision, personal care, meal preparation, medication monitoring and personal chores like cleaning and laundry. Nursing care is not provided on a daily basis.

**NURSING HOMES** provide the same services as assisted living, plus skilled nursing services, social work services, therapeutic services like physical therapy, and physician services. Nursing home care is for individuals who suffer from unstable medical conditions or need more personal care and supervision than assisted living can usually handle.



## Adult Day Care

**Adult Medical Day Care** provides socialization, therapeutic exercise and activities, as well as respite for the caregiver. A Registered Nurse attends to medical needs like medication administration, blood pressure monitoring and implementing physician orders. A light breakfast, hot lunch and snack are provided; door-to-door transportation is offered.

- **Active Day of Harford**  
410-273-2060
- **Harford County Adult Medical Care Center** 410-838-3222

**Adult Day Care Centers** are community based facilities that provide care for adults who need assistance or supervision during the day. These programs offer support to caregivers so they can go to work or manage personal business. Most adult day care facilities are open during weekdays and some have extended and weekend hours. These programs are important resources that can help families avoid the need for out of home placement of a loved one. There are two types of adult day care: adult social day care and adult medical care.

### Is Adult Day Care the Best Fit for My Loved One?

If you check YES to the items below and feel that adding these supports would meet your loved one's needs when combined with family and other supports, adult day care may be a good option for your loved one. If these options are not a good fit, keep reading for more resources.

Caregiver works – is outside home regularly or needs respite support	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loved one must have supervision and/or assistance to ensure safety	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loved one needs support with:	
Meals and snacks	<input type="checkbox"/> Yes <input type="checkbox"/> No
Medications, routine monitoring of health conditions (blood pressure, diabetes)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Physical, occupational and/or speech therapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Supervision to avoid wandering	<input type="checkbox"/> Yes <input type="checkbox"/> No
Socialization	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you find that one or a combination of the options above is not sufficient to meet the needs of your loved one, you may need to consider an assisted living or nursing home placement. Keep reading for more information on these care options.

## CHAPTER 1 FIRST STEPS



Harford County Department  
of Community Services  
Office On Aging



# Decision “Tree” of Care Options THE NURSING HOME DECISION

One of the most difficult decisions caregivers may have to face is whether to place a loved one in a nursing home.

Does your relative need more care than you or a community-based facility can provide?

- ☐ Illness or injury of primary caregiver
- ☐ Family stressors, including financial difficulties and problems with children
- ☐ Hospitalization of the relative for an illness or injury
- ☐ Relative has incontinence of bladder and/or bowel
- ☐ Difficulties with lifting and/or transferring the relative safely
- ☐ Difficulties with mobility

If you answered yes to any of these questions, it may be time to consider a nursing home placement. Discuss the issue with the entire family and physician. It may be helpful to have an in-home evaluation by a professional who can assess your relative's needs. Call the Harford County Health Department's Adult Evaluation and Review Service at **410-838-1500** to arrange an evaluation by a nurse or social worker.



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## Financial Assistance For In-Home Care

**In-Home Care is complex and involves maximizing family and community resources. These services may provide intermittent in-home care for individuals who are disabled and living in their own home or their loved one's home. Eligibility criteria apply for each program.**

- **Caregiver's Assistance Respite Program** – 301-920-9769 or 1-800-272-3900  
Provided by Easter Seals – offers financial assistance for respite care. Amount of funding based on family income.
- **Community First Choice** – 410-767-1739  
Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes.
- **Home and Community-Based Options Waiver** – 1-866-417-3480  
Maryland's Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.
- **In Home Aid Services (IHAS)** – 410-836-4717  
Provided by the Department of Social Services – IHAS provides assistance with meal planning, personal care, transfers in/out of bed, cleaning specific rooms and personal laundry. Fee may apply, based on income; waiting list potential.
- **Medical Assistance Personal Care Program (MAPC)** – 410-838-1500  
Provided by the Health Department – MAPC provides personal care services and light chores for individuals who are disabled and receiving community Medical Assistance (Medicaid).
- **Medicaid Waiver** – 410-638-4283  
May assist with in-home care services such as adult day, personal and respite care. Income, asset and disability guidelines apply; waiting list potential.
- **National Family Caregiver Support Program (NFCSP)** – 410-638-3303  
Serves family members caring for Harford County residents age 60 and over, as well as grandparents, over age 55, who are the primary caregivers for an adult child with a disability between 19 and 59 years of age, or a child under 18. Services include information and referral, free consultations with family caregivers who are seeking support, guidance, and resources regarding the care of their loved ones, and financial assistance to those with the greatest social and economic need for respite services and other supplemental services.
- **Senior Care** – 410-638-3303  
Provided by the Harford County Office on Aging – provides personal and respite care and chore services to disabled adults age 65 and over. May also assist with adult day care, incontinent supplies and medications. Income and asset guidelines apply; fee based on assets; waiting list potential.

---

### Specialized Respite Programs:

- **Abilities Network & Epilepsy Foundation of the Chesapeake Region Financial Assistance Program** – 410-828-7700
- **Development Disability DHR Respite Funding Grant, The Arc Northern Chesapeake Region** – 410-836-7177
- **Jill Fox Memorial Fund, Inc.** – 410-369-9322  
(\*referrals can only be made by healthcare professionals or degreed social workers)
- **National Multiple Sclerosis Society Respite Care Program** – 1-800-344-4867
- **Parkinson Foundation of the National Capital Area Patient Assistance Fund Program** – 1-703-734-1017



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■ Hospital Discharge Assistance

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### NEW SERVICES

- Nursing Concierge Services
- Cultural Awareness
- Family Caregiver Workshops
- Alzheimer's and Dementia Training

### GNAs, CNAs

- Activities of Daily Living Bathing, Dressing, Feeding
- Hospice and End-of-Life Support
- Alzheimer's and Dementia Care

### Skilled Nursing Services

#### RNs, LPNs

- Wound Care
- Diabetic Care
- Medication Administration

### Non-Skilled Services

#### CNAs

- Instrumental Activities of Daily Living
- Meal Preparation
- Personal Errands
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## CHAPTER 2

# CARING AT HOME



Harford County Department  
of Community Services  
Office On Aging

## Financial Assistance For In-Home Care *(continued)*

### Skilled Services

#### Home Health Services (Medicare Covered)

Provide information and training to caregivers through various health care professionals – nurses, occupational and physical therapists, and social workers.

- **Community Home Health** 1-800-282-8104
- **Med-Star/VNA** 1-800-862-2166
- **Options for Senior America** 410-893-9914
- **Amedisys Home Health of Bel Air** 410-420-6412
- **Greater Chesapeake Home Care & Amedisys**  
1-877-640-1809; 410-686-8413
- **Visiting Nurses Association (VNA)** 1-888-523-5000

#### Private In-Home Care Companies (Not Covered by Medicare)

Provide chore services, respite and personal services. For a list of private in-home care companies call Harford County Office on Aging at **410-638-3303**.

#### Hospice

Provides support to individuals facing a life-threatening illness. The Hospice team includes volunteers and healthcare professionals. Hospice offers peer support, bereavement groups, and other kinds of support to families. Contact providers for information about insurance coverage.

- **Amedisys Hospice of the Greater Chesapeake**  
410-686-5635
- **Community Hospice** 1-866-234-7742
- **Gilchrist Hospice Care** 443-849-8200
- **Heartland Hospice Services, Inc.** (Baltimore)  
1-866-834-1528
- **Joseph Richey Hospice** 410-523-2150
- **Seasons Hospice** 1-866-693-4067
- **Senator Bob Hooper House** 410-809-2191
- **Stella Maris** 410-252-4500

Regarding home health services, usually the client must pay for aide services; Medicare and other insurance will pay for aides only in limited situations.

### Other Community Services

#### Meals on Wheels

Volunteers deliver nutritionally balanced options for the homebound. Fees are based on a sliding schedule. For information, call **410-838-0013**.

#### Telephone Assurance Program

Provides volunteers who call individuals at home at prearranged times. A contact person is called if there is a problem or no answer. This service is housed at the Citizen's Care Center. For information, call **410-939-5500 x2172**.

#### Therapists

- **Occupational therapists**—provide home assessments for livability, home modifications and medical equipment. Provide caregiver education on how to assist safely. Contact physician for a referral.
- **Physical therapists**—contact physician for a referral.



## Making a Home Accessible

Financial assistance may be available for accessibility-related improvements. These improvements may include, among others, the installation of grab bars and railings, widening of doorways and installation of ramps. For many, home improvements such as these represent the key to remaining in their home and maintaining their independence. In addition, some modifications may qualify for a tax deduction. Contact your tax professional.

- **Accessible Homes for Seniors** – provides a zero-interest loan with 30-year payment deferral for eligible homeowners, age 55 and over. For information and application, call the Harford County Office on Aging at **410-638-3303**.
- **Centers for Independent Living (CIL)** – The IMAGE Center – The Assistive Technology Program may be able to assist consumers with the purchase or repair of technologies that allow the individual to remain independent within the home. Items may include, but are not limited to, handrails, flooring, ramps, bathroom modifications, and other home modifications.
- **Harford County Housing Agency** – provides low-interest loans that may be deferred or can be repaid in 20 years. Income requirements apply. For information, call **410-638-3045**.
- **Habitat For Humanity Susquehanna** – provides home repairs for low-income elderly and disabled homeowners who meet eligibility requirements. For information, call **410-638-4434**.
- **Reverse Mortgages** (Home Equity Conversion Mortgage) – allows homeowners, age 62 and over, with little or no mortgage, to borrow against the equity in their home. The money can be used for any purpose, including home improvements, medical costs or other living expenses. For information, call the Harford County Housing Agency at **410-638-3045** or visit the Department of Housing and Urban Development (HUD) at **www.hud.gov**.

### Specialized Home Accessible Financial Assistance Programs:

- |   |   |   |
|---|---|---|
| • <b>Abilities Network &amp; Epilepsy Foundation of the Chesapeake Region Financial Assistance Program</b> – 410-828-7700 | • <b>Center for Independent Living—The IMAGE Center</b> – 443-275-9395                                  | • <b>Maryland Veterans Trust Fund</b> – 1-866-793-1577                      |
| • <b>Brain Injury Association of MD</b> – 1-800-221-6443  | • <b>Home Depot Foundations Veteran Home Repair Program/Habitat for Humanity (local)</b> – 410-638-4434 | • <b>National Multiple Sclerosis Society</b> – 1-800-344-4867               |
|   |   | • <b>Parkinson Foundation of the National Capital Area</b> – 1-703-734-1017 |



## How to Make Your Home Safer

There are often simple changes that can make it more comfortable and safe for your loved one to remain in their current living situation.

### Consider these options and supports:

- ☐ Take a good safety inventory of your loved one's living space. Look for trip hazards, clear away clutter, assure good lighting, verify smoke detectors are working and address necessary home repairs and security risks.
- ☐ Medical equipment such as a wheelchair, shower bench, cane or bedside toilet can ease mobility and address personal care limitations.
- ☐ Home modifications such as a ramp, guardrails and grab bars allow for safety and promote independence.
- ☐ Medical alert systems such as personal alarms/telephone assurance provide extra reassurance and peace of mind for both caregiver and care recipient.
- ☐ Home delivered meal programs assist with providing proper nutrition while minimizing the danger of burns and cuts.

### General Home Safety Tips

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Establish a medical alert or a buddy system.             | <input type="checkbox"/> Avoid using slippery cleaning products on floors.                                 | <input type="checkbox"/> Use non-slip materials on all staircases.               |
| <input type="checkbox"/> Keep a fire extinguisher and smoke detector handy.       | <input type="checkbox"/> Wipe up spills immediately.   | <input type="checkbox"/> Make sure front and back doors have dead bolts.         |
| <input type="checkbox"/> Wear proper fitting shoes with low heels.                | <input type="checkbox"/> Avoid standing on ladders or chairs.  | <input type="checkbox"/> Post emergency numbers by all phones.                   |
| <input type="checkbox"/> Use a correctly measured walking aid.                    | <input type="checkbox"/> Make sure all rails for stairs inside and outside the house are sturdy.           | <input type="checkbox"/> Set thermostat on water heater at 120 degrees or below. |
| <input type="checkbox"/> Remove or tack down all scatter rugs.                    | <input type="checkbox"/> Use proper and bright lighting in all high traffic areas.                         | <input type="checkbox"/> Keep lamp or flashlight near bed.                       |
| <input type="checkbox"/> Remove electrical or telephone cords from traffic areas. | <input type="checkbox"/> Make sure that all staircases have good lighting with switches easily accessible. |  |

#### Helpful Links:

<http://www.harfordcountymd.gov/statesattorney/>

[http://www.caregiverslibrary.org/Portals/0/ChecklistsandForms\\_HomeModificationChecklist.pdf](http://www.caregiverslibrary.org/Portals/0/ChecklistsandForms_HomeModificationChecklist.pdf)





# Caring For Those With Disabilities

## Overview

In the US, there are over 52 million caregivers who provide care to adults 18 years and older with a disability or chronic illness. Many caregivers are family members or friends who assist affected individuals with activities of daily living, monitoring health, managing financial affairs and overall well-being. At times, this can be quite overwhelming.

Our hope is to ease your mind by providing you with information and resources to guide you in making informed decisions about the care of your loved one.

## Where to Begin

It depends on the age of the individual at the onset of their disability. An individual identified as having a disability prior to the age of 18 would most likely begin receiving services in school. These services would be based on identified needs. In some cases, services are supplemented by agencies within the community and may need to continue into the adult years. An individual who is identified as having a disability after the age of 18 would be eligible for services based upon their diagnosis, identified needs, level of care, and specific service program requirements. In planning for services, it may mean bringing multiple programs together to build a plan of care needed for the individual.

## Entitlement vs. Eligibility

Entitlement to programs and services applies to those diagnosed with a disability prior to the age of 18. Eligibility applies to those diagnosed after the age of 18; it means that the individual is not entitled to services, but must meet eligibility requirements to obtain services. Most often the requirements apply to those services supported by federal, state, and/or local funds. One support service that is most often overlooked is from organizations dedicated to a specific disability, such as the Parkinson's Foundation, the National Multiple Sclerosis Society Maryland Chapter, or the Brain Injury Association of Maryland. Many of these organizations offer resources, services, and limited funding to assist with an individual's care.

## Accessing Services

### Persons Under 18 Years of Age:

- ☐ Consult with a pediatrician or family physician regarding the child's diagnosis to determine medical, health, safety, and therapeutic needs.
- ☐ The age of the child will determine where to begin with community services
  - Birth-3 years: Harford County Infant & Toddlers Program, 410-638-3823
  - 3-5 years: Harford County Public Schools Early Intervention Program, 410-588-5246
  - 5-21 years\*:
    - Harford County Public Schools Special Education Services, 410-588-5246
    - Department of Community Services Local Management Board, 410-638-3389
    - Department of Social Services, Family Services, 410-836-4700
    - Office on Mental Health, Core Service Agency of Harford County, 410-803-8726
- ☐ A child diagnosed with a developmental disability, such as Down syndrome, autism, intellectual disability, visual and/or hearing impairment should apply to the Developmental Disability Administration (DDA) 410-767-6500 or [www.dda.dhmf.maryland.gov](http://www.dda.dhmf.maryland.gov)

*\*Children with disabilities who receive special education are eligible to continue school until the age of 21.*

## CHAPTER 3 DISABILITIES



Harford County Department  
of Community Services  
Office On Aging

# Caring For Those With Disabilities *(continued)*

## Accessing Services *(continued)*

### Persons 18-65 years of age with a documented disability or chronic health condition:

- ☐ Consult with a primary care physician or specialist regarding the individual's diagnosis to determine medical, health, safety, and therapeutic needs.
- ☐ The diagnosis and the care needs of the individual will determine whether the services are to be rehabilitative (temporary) or long term care.

**Rehabilitative Services** apply to individuals who are recovering from a temporary procedure, accident or injury, and are expected to make a full recovery.

#### • Income Benefits

- Individuals are expected to use sick leave, sick leave bank or annual leave if available from their employer.
- Short term disability income may be available; contact Human Resources at the individual's place of employment.
- Social Security Disability Income or Social Security Income may be an option on a temporary basis. Contact Social Security Administration at 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov).

#### • Health Benefits

- Current health benefits should remain available through the individual's employer; contact Human Resources at their place of employment.
- If an individual does not maintain health benefits through their employer, and there is a loss in income, he/she may be eligible for Medical Assistance; contact local Department of Social Services – [www.dhr.state.md.us](http://www.dhr.state.md.us) or 410-836-4700.

#### • Additional Assistance

Depending upon the loss of income, additional assistance may be available such as food stamps, energy assistance, and transportation. However, if the individual is expected to make a full recovery, this assistance would only be considered temporary. The recipient would also be responsible for reporting changes in income to the agency providing assistance. Contact the Aging & Disability Resource Center and/or Office on Aging – 410-638-3303.

**Long Term Care** - If the individual's diagnosis places them in the category of permanently disabled, they may be eligible for the following benefits.

#### • Income Benefits

- Long term disability income may be available through the individual's place of employment; contact Human Resources.
- Retirement benefits may be offered early if a permanent disability prevents the individual from working.
- Social Security Income or Social Security Disability Income – contact Social Security at 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov)

#### • Health Benefits

- Health benefits may continue to be available through the individual's employer. Contact Human Resources and be sure to ask about the cost and length of coverage.
- If employer health benefits are not an option: contact MD Health Connection for options [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov) or 1-855-642-8572.
- Medicare will be available to individuals within two years of the date they were awarded Social Security Disability Income. Contact the local State Health Insurance Program (SHIP) 410-638-3577.
- Medical Assistance may be available to individuals receiving Social Security Income. Contact the local Dept. of Social Services [www.dhr.state.md.us](http://www.dhr.state.md.us) or 410-836-4700.

#### • Additional Assistance

Depending upon the severity of the disability and loss of income, additional assistance may be available, such as food stamps, energy or housing assistance, and transportation. Contact the Aging & Disability Resource Center and/or Office on Aging – 410-638-3303.



# Caring For Those With Disabilities *(continued)*

## Planning for Now and the Future

### Circle of Support

Many of us rely on the support of others as we experience challenges in our lives. This support may come in a variety of circles that could include family, friends, neighbors, faith community, co-workers, and professionals who may provide us with a service.

A circle of support brings together people chosen to assist in determining needs, exploring options, and developing a plan of care for the individual with disabilities. A circle of support will vary as a result of current and future care needs and by the number of people directly involved in a person's life. In some instances, assistance may be needed from a community agency or faith-based organization to help coordinate and/or facilitation of the circle.

A plan can be established with commitment from those involved to support the person in their care. This could be direct care or it could be coordination of the care provided by community agencies. However, if the care is to be implemented, it should be directed by the person receiving the care or by someone he/she has appointed.

### Managing Personal Affairs

It is important for individuals receiving care to put their affairs in order in case of unexpected events. Take the time to plan and discuss their wishes. Placing one's affairs in order is a vital part in the plan of care.

The following areas should be addressed:

- **Medical** – Determine who is to make medical decisions when the individual is not able to do so. Determine what measures are wanted to save and/or prolong life, such as being placed on life sustaining equipment. Determine what the individual wants done with their body after death. Documents to consider include: living will, DNR order (Do Not Resuscitate), and/or medical power of attorney.
- **Financial** – Determine who is to make financial decisions when the individual is unable to make them. Determine how finances and personal property are to be handled and what is to be done upon person's death. Documents to consider are: Social Security Representative Payee Form, living will, financial power of attorney, and Last Will and Testament.
- **Legal** – Determine who is to make all decisions when the individual is not able to make them. Determine how decisions are to be handled. Documents to consider: living will, guardianship of person and/or property, powers of attorney, and Last Will and Testament.
- **End Of Life** – Determine who is to carry out, or in some cases who may have to decide, what the individual would want after their death including what is to be done with the body, type of service or arrangements, and type of burial.

There are many resources available to aid in managing an individual's personal affairs. Below are a few resources:

- Maryland Attorney General's Office – [www.oag.state.md.us](http://www.oag.state.md.us) or 1-888-743-0023
- Disability/Elder Law Attorneys – [www.edlc.com](http://www.edlc.com) or 202-452-0000 or [www.mdclaw.org](http://www.mdclaw.org) or 1-800-233-7201
- Harford County Office on Aging – [www.harfordcountymd.gov/services/aging](http://www.harfordcountymd.gov/services/aging) or 410-638-3303

## CHAPTER 4 HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging



# Harford County Senior Apartments

You need to apply separately to each apartment complex.

**Subsidized Apartments for Seniors:** Most units are for persons age 62 and older, although a few accept younger persons with disabilities. There are usually no support services. Eligibility for these apartments is based on income. The rent differs from apartment to apartment. These are HUD (Section 8) subsidized buildings where rent is based on 30% of adjusted gross income. The properties have their own application process and waiting lists. Contact each building for application information.

**Non-Subsidized Apartments for Seniors:** Most units are for persons age 62 and older, although a few accept younger persons with disabilities. There are usually no supportive services. Eligibility for these apartments is based on income. They are tax-credit buildings so their rents may be below market value. They may have a few subsidized units but in general if rental assistance is needed, individual Housing Choice Vouchers (Section 8) are accepted. Contact each building for details and an application.

**Housing Choice Vouchers (Section 8) for Rental Assistance:** These are individual vouchers that are distributed through the Harford County Housing Agency. The Program pays participating landlords a portion of the monthly rent. Contact the Housing Agency for more information and an application at 410-638-3045. Waiting lists apply.

- **Aberdeen Senior Housing \***  
(Burton Manor Apartments)  
601 Cornell Street  
Aberdeen, MD 21001  
410-272-7250
- **Catholic Charities Senior Housing at Aberdeen \***  
901 Barnette Lane  
Aberdeen, MD 21001  
410-273-0435
- **Catholic Charities Senior Housing at Abingdon \***  
3001 St. Clair Road  
Abingdon, MD 21009  
410-569-3630
- **Corner House**  
320 S. Stokes Street  
Havre de Grace, MD 21078  
410-939-2049
- **Fairbrooke Senior Apartments**  
700 W. Bel Air Avenue  
Aberdeen, MD 21001  
410-272-8880
- **Friendship Village Apartments \***  
500 Ramblewood Drive  
Abingdon, MD 21009  
410-569-1912
- **The Graw \***  
100 Revolution Street  
Havre de Grace, MD 21078  
410-939-2736
- **Harford Senior Housing \***  
300 Sunflower Drive  
Bel Air, MD 21014  
410-836-7009  
410-879-4450/1 (main number)
- **Harborside Apartments \***  
626 Town Center Drive  
Joppa, MD 21085  
410-679-1130
- **Lafayette Senior Housing**  
515 Warren Street  
Havre de Grace, MD 21078  
410-939-5078
- **Park Terrace Apartments**  
309 S. Parke Street  
Aberdeen, MD 21001  
1-800-499-4604
- **Park View at Bel Air**  
555 S. Atwood Road  
Bel Air, MD 21014  
410-893-0064
- **Park View at Box Hill**  
20 Box Hill South Parkway  
Abingdon, MD 21009  
410-515-6115
- **Perryman Station**  
1222 Perryman Road  
Aberdeen, MD 21001  
410-273-9301
- **Saint John's Commons \***  
601 Pennington Avenue  
Havre de Grace, MD 21078  
410-942-0520
- **Shelter Properties, LLC**  
Highland Commons  
31 Lincoln Avenue  
Aberdeen, MD 21001  
410-272-1111
- **St. John's Towers \***  
505 Congress Avenue  
Havre de Grace, MD 21078  
410-939-5040
- **Woodsdale Senior Housing**  
3801 Memory Lane  
Abingdon, MD 21009  
410-515-2212

\* Indicates subsidized apartments.

Financial counseling is offered through Harford County Community Action Agency Financial Development Programs, 1321-B Woodbridge Station Way, Edgewood, MD 21040, 410-612-9909 x2218. They also offer free Income Tax Assistance through VITA (Volunteer Income Tax Assistance) for families with low to moderate incomes.



## CHAPTER 4

# HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging



## Assisted Living

Assisted living facilities provide a housing alternative for frail adults who require help with dressing, bathing, eating, and toileting, and overall supervision. Assisted living residents do not require skilled nursing care. Short term stays are an option if the regular caregiver requires respite for travel or other concerns. Assisted living facilities can vary greatly in the number of residents they serve. Some are home environments with just a few residents and others can be quite large where residents have their own apartment-like living area. In addition, assisted living facilities can vary in the level of care they provide. An assisted living facility is a good alternative that allows residents to retain their independence but benefit from a supportive environment.

For a list of assisted living facilities, visit  
[http://dhmh.maryland.gov/ohcq/docs/Provider-Listings/PDF/WEB\\_ALP.pdf](http://dhmh.maryland.gov/ohcq/docs/Provider-Listings/PDF/WEB_ALP.pdf)

### Financial Assistance for Assisted Living

- **Home & Community Based Waiver**  
410-638-4283  
Provided through the Harford County Office on Aging; assists individuals with cost of assisted living. Must be 50 years of age or over and financially and medically eligible. Waiting list applies. You must contact the Home & Community Based Waiver Registry at 1-866-417-3480 to be placed on the waiting list to apply.
- **Senior Assisted Living Group Home Subsidy Program**  
410-638-3025  
Provided through the Harford County Office on Aging; can assist with a monthly subsidy, minus an allowance and medical expenses. Income and asset guidelines apply; waiting list possible.

**ROCK SPRING VILLAGE**  
An Assisted Living Community

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## CHAPTER 4

# HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging

## Assisted Living *(continued)*

### What to Look for When Selecting an Assisted Living Facility

Assisted Living facilities provide support services to meet the needs of residents who are no longer able to perform, or need help performing, activities of daily living. These facilities provide a place to live as well as prepared meals, medication administration, and assistance with dressing, bathing, and eating. Typically residents living in Assisted Living have less complicated medical problems than residents living in a nursing home. Facilities can range from a small home with two residents to a large facility with over a hundred residents. Fee structures also vary, with some charging a single fee, to others charging an "a la carte" menu of services.

### Here are some points to help you in the search:

- ☐ Obtain the current listing of licensed facilities from the Office of Health Care Quality: [http://dhmh.maryland.gov/ohcq/docs/Provider-Listings/PDF/WEB\\_ALP.pdf](http://dhmh.maryland.gov/ohcq/docs/Provider-Listings/PDF/WEB_ALP.pdf)
- ☐ Know your finances. What can be paid each month to a facility? Take into account how long assets are going to last. It would not be ideal to move into a facility, only to have to leave in a few months, because it is not affordable.
- ☐ Narrow the search to a certain geographic area, such as a place that is going to be convenient for family and friends to visit.
- ☐ Determine what atmosphere is a good fit for your loved one: a larger facility with planned activities, or a small home setting.
- ☐ Talk to trusted friends and family about any experiences they have had with local facilities.
- ☐ Call and visit several facilities and take a tour. While you are there, talk to residents and other family members to gather feedback.
- ☐ Ask for a copy of the facility's uniform disclosure statement. This is a form that is required to be filled out and made available upon request. It includes information about their fees, staffing, and covered services. It is a nice tool to have when making comparisons.
- ☐ Also request a copy of their admission contract and price list. Do not be afraid to ask questions!
- ☐ Contact the local Office on Aging and ask to speak to the Long Term Care Ombudsman (410-638-3577) for guidance in the selection and placement process. The Ombudsman serves as an advocate for those living in long term care.
- ☐ Once you have narrowed down your choices, visit again. If possible, visit on a weekend or in the evening. Talk to staff, visitors, and residents.
- ☐ After you have decided on a facility and signed a contract, make sure you get a copy of your signed contract.

A very good resource to read, that includes a check list to take when making your visits: <http://www.aging.maryland.gov/egov/documents/ALGuide.pdf>

The Office of Health Care Quality (licensing agency) also has some information and links on their page: <http://dhmh.maryland.gov/ohcq/AL/default.aspx>

Here is a link to the Harford County Long Term Care Ombudsman Brochure: <http://www.harfordcountymd.gov/services/downloads.cfm?FormID=473>





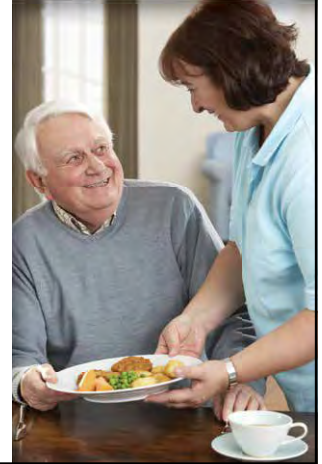
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## CHAPTER 4

# HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging



## Nursing Home Care

### Does My Loved One Need a Nursing Home?

The decision to place your loved one in a nursing home is one of the most difficult you can ever make, but with open communication and thoughtful consideration, you can be sure that the decision is in the best interest of everyone involved. If you are considering a nursing home placement, it is likely that you have serious concerns for your loved one's well being. You may have even been told by medical professionals that this is a necessary transition.


In addition to providing room, board and personal care services, nursing homes provide skilled nursing services, social work services and have physicians who visit the facility. Nursing home care is for individuals who suffer from unstable medical conditions or need more personal care and supervision than assisted living can provide.

Consider the following indicators that your loved one needs skilled nursing care placement but always consult your loved one's physician in making this decision.

My loved one:	
has a chronic or acute illness that requires 24 hour skilled nursing care	<input type="checkbox"/> Yes <input type="checkbox"/> No
has a medical condition that requires 24 hour monitoring by a medical professional	<input type="checkbox"/> Yes <input type="checkbox"/> No
is debilitated to the point where they are medically unstable	<input type="checkbox"/> Yes <input type="checkbox"/> No
is unable to ambulate on their own	<input type="checkbox"/> Yes <input type="checkbox"/> No
has experienced cognitive decline or dementia leading to frequent wandering or agitation	<input type="checkbox"/> Yes <input type="checkbox"/> No
has had frequent falls, injuries or is at risk of self harm	<input type="checkbox"/> Yes <input type="checkbox"/> No
is unable to feed themselves or reliant upon medical interventions for nutrition/hydration	<input type="checkbox"/> Yes <input type="checkbox"/> No

For complaints about nursing home care, call the Harford County Ombudsman Program at 410-638-3577 or the Office of Health Care Quality at 1-877-402-8219.







## Affordable SENIOR LIVING

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(410) 939-5040

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(410) 942-0520  
HAVRE DE GRACE, MD 21078

We provide safe housing for elderly families and elderly individuals. Our housing is designed to meet the physical, social and psychological needs of the residents and to contribute to their health, security and happiness within a community that values their usefulness and honors their wisdom.

  Subsidies available for qualified individuals



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SENIOR LIVING**  
CARING FOR THOSE WHO CARED FOR US

formerly  
*Autumn Assisted Living*

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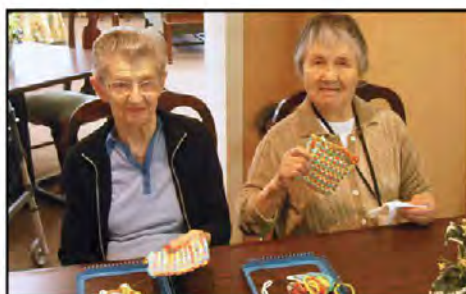
*"I love everything about this place. It's the nicest place in the world. The staff treats me wonderfully!"*  
-Irene C., resident

Our specially trained staff offers **advanced memory care** as well as assisted living care, so one can have peace of mind knowing their loved one is well taken care of no matter what life may bring.

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Phone: 410-420-6700

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## CHAPTER 4

# HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging

## Nursing Home Care *(continued)*

### Choosing a Facility

For information on nursing homes in other counties or states, call Eldercare Locator at 1-800-677-1116 or visit [www.eldercare.gov](http://www.eldercare.gov).

To help in your decision, visit [www.medicare.gov/files/nursing-home-checklist.pdf](http://www.medicare.gov/files/nursing-home-checklist.pdf) for a useful checklist of information.

- ☐ **Consider** facilities that are located near family and friends.
- ☐ **Read** the State Survey Report on the facilities to see if they are in compliance with federal and state regulations, available onsite at the facility or at [www.medicare.gov/nhcompare](http://www.medicare.gov/nhcompare)
- ☐ **Review:** Maryland Health Care Commission: visit <http://mhcc.dhmdh.maryland.gov> for information about choosing a Maryland Nursing Home; this site also allows for a comparison of homes.
- ☐ **Revisit** the facilities you are considering at a different time and day of the week. Try to visit during a meal so you can observe the food quality and how staff serves food to residents.

### Area Nursing Homes

- **Bel Air Health and Rehabilitation Center**  
410 MacPhail Road  
Bel Air, MD 21014  
410-838-7810
- **Citizens Care and Rehabilitation Center**  
415 South Market Street  
Havre de Grace, MD 21078  
410-939-5500
- **Forest Hill Health and Rehabilitation Center**  
109 Forest Valley Drive  
Forest Hill, MD 21050  
410-838-0101
- **Lorien Bel Air Nursing and Rehabilitation Center**  
1909 Emmorton Road  
Bel Air, MD 21015  
410-803-1400
- **Lorien Bulle Rock**  
501 Blenheim Lane  
Havre de Grace, MD 21078
- **Lorien Riverside Nursing and Rehabilitation Center**  
1123 Belcamp Garth  
Belcamp, MD 21017  
410-575-6400

### Assuring Good Care

#### Advocating for Your Loved One

After your relative is admitted to a nursing home, your role as a caretaker has changed, but it has not ended. Positive and frequent contact with family and friends will help your relative adjust to life in a nursing home and will also ensure they receive the best possible care. Help your family member adjust by making their room as homelike as possible and tell the nursing home staff a little about your relative's background and interests.

#### Residents' Bill of Rights

Your relative should receive a copy of the Residents' Bill of Rights. This document lists all rights under the law that must be provided for residents of nursing homes. If these rights are being violated, or if you become aware of any other issues that are a problem for the resident, help your relative to resolve it. Remember—it is important to give the resident as much decision-making power as possible. This is the person's home and the manner in which problems are handled has a real impact on his/her daily life.

#### Addressing Concerns

Concerns about the facility may range from lost laundry to serious mistreatment by staff members. If you do not have success in resolving the issue on your own, contact either of these two agencies:

- The Department of Health and Mental Hygiene's Office of Health Care Quality Complaint Division at **410-402-8108** (for facilities within Maryland); or **1-877-402-8219**.
- The Harford County Office on Aging's Long Term Care Ombudsman Program at **410-638-3577** (for facilities in Harford County).

## CHAPTER 4

# HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging

## Nursing Home Care *(continued)*

### Ombudsman Program

Each jurisdiction in the State of Maryland has an Ombudsman program. In Harford County, the Ombudsman program phone number is **410-638-3577**.

#### What is an Ombudsman?

- The Ombudsman is a person appointed to receive complaints from individuals about problems or abuses.
- The Ombudsman investigates complaints, reports findings and works to settle disputes fairly.
- The Ombudsman is an objective listener, a mediator and an advocate for the resident.
- The Ombudsman works to defend the rights of residents in nursing homes and assisted living facilities.

#### Who can use an Ombudsman's Services?

- Residents of any nursing home or assisted living facility.
- A Family Member or Friend of a nursing home or assisted living resident.
- An Employee on behalf of a resident.
- Any Individual or Citizen's Group interested in the welfare of residents.
- Individuals and Families who are considering long-term care placement.

#### The Ombudsman Program can:

- Provide a channel to express concerns while preserving one's privacy.
- Help to resolve concerns and problems, and encourage self-advocacy.
- Advocate on behalf of a resident of a nursing home or assisted living facility.
- Educate interested persons about nursing homes, assisted living facilities, regulations governing them and the rights of residents.
- Work together with interested persons to improve the quality of life for residents in long-term care facilities.
- Provide information and referral services regarding long-term care.
- Promote the development of citizen organizations, family councils and resident councils.

#### Do you or someone you know live in a nursing home or assisted living facility?

- Are you concerned with the quality of care in the home?
- Do you have any complaints about the home?
- Do you have questions about financing nursing home care?
- Do you have general questions about nursing homes or assisted living facilities?

Your relative should receive a copy of the Resident's Bill of Rights. This document lists all rights under the law that must be provided for residents of assisted living facilities. For complaints about assisted living facilities, please call the Office of Health Care Quality at 1-877-402-8219 or the Harford County Ombudsman Program at 410-638-3577.





## Nursing Home Care *(continued)*

### Financial Assistance For Nursing Home Care

#### I. Medicare

Medicare does not cover long-term care in a nursing home. It will cover care for a limited period of time following a qualified hospital stay. For more information on Medicare or to receive a free copy of the Medicare Coverage of Skilled Nursing Facility Care, call 1-800-MEDICARE (1-800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov).

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#### II. Medical Assistance (Medicaid)

Medicaid is a federal/state program that serves individuals who **meet strict financial and medical criteria**. Long Term Care Medical Assistance pays the nursing home bills if the resident does not have the money to do so. It supplements the resident's income, which still must be paid to the nursing home, less a personal needs allowance and any health insurance premium. Medical Assistance pays for room and board, laundry and nursing care; also covers payments and deductibles for Medicare (when no other health insurance is in place). To be eligible, assets can not exceed a certain amount, plus a burial plan with a funeral home or burial fund with your bank.

Applying for Medical Assistance can be a time-consuming process. It is best to apply before all funds are depleted in order to avoid a private pay bill if Medical Assistance is denied. Applications for Medical Assistance are available at the Harford County Department of Social Services (DSS) at 2 South Bond Street, Bel Air. With Medical Assistance (Medicaid) there are **two sets of requirements to meet**: Financial and Medical.

- **Financial Criteria:** Call the Department of Social Services (DSS) at **410-836-4700** to obtain an application for Long Term Medical Assistance. You will be required to verify all income, real estate holdings, bank accounts, trust funds and stocks.
- **Medical Criteria:** The resident's physician must complete the Department of Health and Mental Hygiene's (DHMH) I.D. Screen and DHMH form 3871B, which documents the person's medical condition and capacity. Medical Assistance must decide eligibility within 30 calendar days after all requested information is supplied. If there is a delay in providing information, Medical Assistance may not pay the bill until a decision is made.

---

#### III. Long Term Care Insurance

Some individuals have purchased policies that will provide funding for long term care. Review the policy and discuss with all nursing homes you are considering for placement.

---

#### IV. Private Pay

An individual must pay privately for nursing home care if they are ineligible under Medicare, Medical Assistance or private insurance.

#### TIP:

**Burial plans must be purchased at least a month before applying for Medical Assistance. Currently, there is no limit to how much you can spend on a burial plan.**



## CHAPTER 4 HOUSING OPTIONS



Harford County Department  
of Community Services  
Office On Aging

### Nursing Home Care *(continued)*

#### Harford County Nursing Homes

##### Questions?

- **Contact the nursing home** – a social worker, admissions director, and billing office staff should be familiar with the Medical Assistance process and requirements.
- **Consult an elder law attorney** – can offer advice on handling finances for Medical Assistance applications. For lawyer referrals call the Harford County Bar Association at 410-836-0123.

- **Access publications** – Questions and Answers on Medical Assistance for Nursing Home Care, a useful publication developed by the Legal Aid Program, addresses many common questions about the financial criteria for Medical Assistance eligibility. To request a copy, call the Harford County Office on Aging at 410-638-3577 or visit the Maryland Peoples Law Library at [www.peoples-law.info/Home/PublicWeb](http://www.peoples-law.info/Home/PublicWeb).

##### Or Call:

- **Harford County Office on Aging Long Term Care Ombudsman Program** 410-638-3577
- **Harford County Department of Social Services** 410-836-4700
- **Maryland Disability Law Center (MDLC)** 1-800-233-7201
- **Medical Assistance Long Term Care Policies and Procedures** 1-877-463-3464
- **Maryland Primary Adult Care Eligibility Hotline** 1-800-226-2142

➡ **FAILING TO PLAN IS PLANNING TO FAIL** ⬅



## Practicing Elder Law

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## CHAPTER 5 INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging



### DEPARTMENT OF COMMUNITY SERVICES Harford County Office on Aging

#### Services

Some services require a person to be age 60 or over.

**Caregiver Support** — case workers provide case management and coordinate services for respite care and/or financial assistance for other services and supplies as determined on an individual basis.

**Housing Information** — available on Senior Apartments, Assisted Living and Nursing Homes in Harford County.

**In-Home Care** — includes home visits by Office on Aging caseworkers; and senior care that provides services to eligible homebound seniors, such as shopping, personal hygiene, cleaning/chores, medications and respite care.

#### Information and Assistance regarding:

- Consumer Problems
- Food Stamps
- Insurance
- Legal & Financial Issues
- Loan Closet
- Long Term Care
- Medical Assistance
- Pharmacy Assistance
- Social Security
- Social Services
- Supplemental Security Income
- Support Groups
- Taxes
- Veteran's Benefits

**Long Term Care Ombudsman** — helps advocate for the rights of residents of nursing homes and assisted living facilities.

**Medicaid Waiver** — provides case management services for those who are medically and financially eligible for nursing home medical assistance.

**State Health Insurance Program (SHIP)** — provides information on health insurance issues affecting seniors, such as Medicare, Medicaid, Medigap and Long Term Care Insurance. **The Senior Medicare Patrol (SMP)** program trains people to be aware of health care fraud, waste and abuse in the Medicare/Medicaid programs and provides information about identity theft and scams.

#### Contact:

Fax: 410-893-2371 • TTY: 410-638-3086 • [hcaging@harfordcountymd.gov](mailto:hcaging@harfordcountymd.gov)  
[www.harfordcountymd.gov/services/aging](http://www.harfordcountymd.gov/services/aging)  
145 N. Hickory Ave, Bel Air, MD 21014

#### Direct Numbers for Office on Aging Programs

##### Aging & Disability Resource Center (ADRC)

410-638-3303

##### Caregiver Program

410-638-3303

##### Guardianship Program

410-638-4283

##### Medicaid Waiver Program

410-638-4283

##### Ombudsman Program

410-638-3577

##### Outreach Programs

410-638-3303

##### Senior Care Program

410-638-3303

##### Senior Activity Centers

410-638-3032

##### Senior Medicare Patrol Program

410-638-3577

##### State Health Insurance Program

410-638-3577

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## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging



## DEPARTMENT OF COMMUNITY SERVICES

# Senior Activity Centers

Through the Harford County Office on Aging, our senior activity centers provide a variety of programs, services and activities to ensure an active, healthy and quality lifestyle for our citizens. For general information about senior center programs, call **410-638-3032**.

### Sample Preview of Classes and Activities Available

This is not a complete listing of all classes offered. Please check with each center's current catalog for correct classes, fees and times.

- |   |   |
|---|---|
| <input type="checkbox"/> Art Classes  | <input type="checkbox"/> Basic Fitness Classes (seated)   |
| <input type="checkbox"/> Basket Weaving                                     | <input type="checkbox"/> Balance Classes  |
| <input type="checkbox"/> Book Discussion                                    | <input type="checkbox"/> Fitness Center (at some locations)   |
| <input type="checkbox"/> Crafts   | <input type="checkbox"/> Tai Chi I, II, III   |
| <input type="checkbox"/> Current Events                                     | <input type="checkbox"/> QiGong I, II   |
| <input type="checkbox"/> Wildfowl Carving                                   | <input type="checkbox"/> Cardio Classes   |
| <input type="checkbox"/> Computer – <i>Beginner, Intermediate, Advanced</i> | <input type="checkbox"/> Line Dancing I, II, III  |
| <input type="checkbox"/> Digital Photography                                | <input type="checkbox"/> Yoga   |
| <input type="checkbox"/> Stained Glass                                      | <input type="checkbox"/> Toning Classes   |
| <input type="checkbox"/> Knitting/Crocheting                                | <input type="checkbox"/> Zumba  |
| <input type="checkbox"/> Memoir Writing                                     | <input type="checkbox"/> Group fitness activities, such as Basketball, Table Tennis, Pickleball, Bocce Ball |
| <input type="checkbox"/> Quilting   |   |
| <input type="checkbox"/> Social Dance                                       |   |

### A Sampling of Benefits and Fun Activities Offered at the Centers:

- |   |   |
|---|---|
| • Eligible to join any Center at age 55+  | • Meeting others with the same interests                            |
| • Low cost transportation.* Contact Harford Transit at 410-612-1620 or visit <a href="http://www.harfordtransit.org">www.harfordtransit.org</a> for more information. | • FREE health screenings/seminars                                   |
| • Daily meals at Centers for a small donation**   | • Health Support Groups, such as: Low vision, Diabetes, Parkinson's |
| • Building new and lasting friendships  | • Fitness/workout rooms**   |
|   | • Annual Billiards Tournament                                       |
|   | • Talent Shows  |
|   | • Bingo, card games, movie day, music and cultural presentations    |
|   | • Volunteer Opportunities   |

\* available at most locations, for those age 60 and over \*\* at some locations

### SENIOR ACTIVITY CENTERS

**Aberdeen Senior Activity Center**  
7 Franklin Street  
Aberdeen  
410-273-5666

**Edgewood Senior Activity Center**  
1000 Gateway Road  
Edgewood  
410-612-1622

**Forest Hill/Hickory**  
("satellite" location)  
2213 Commerce Drive  
Forest Hill  
410-638-3616

**Havre de Grace Activities Center**  
351 Lewis Lane  
Havre de Grace  
410-939-5121

**Highland Senior Activity Center**  
708 Highland Road  
Street  
410-638-3605

**McFaul Activities Center**  
525 West MacPhail Road  
Bel Air  
410-638-4040

**Norrisville Activity Center**  
(Satellite location)  
5310 Norrisville Road (Rt 23)  
White Hall  
410-692-7820

**Veronica "Roni" Chenoweth Activity Center**  
1707 Fallston Road  
Fallston  
410-638-3260

## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging



## Useful Contact Numbers

### Geriatric Evaluation

- **Adult Evaluation and Review Services**  
410-273-5626

### Health

- **Harford County Health Department**  
Adult Evaluation and Review Services provides home visits, evaluation, assessment, care plan development and referral services. For information, call 410-273-5626.
- **Maryland Health Connection**  
1-855-642-8572
- **Medicare Hotline**  
1-800-633-4227

### Housing

- **Harford County Housing Agency**  
Subsidized housing, reverse mortgages, home repair grants/loans  
410-638-3045

### Income Maintenance

- **Community Action Agency**  
Energy Assistance, Fuel Fund, Universal Electric, Eviction Protection  
410-612-9909
- **Department of Social Services**  
Food Stamps, Medical Assistance  
410-836-4700
- **Social Security Administration**  
Social Security, Disability, Supplemental Security Income  
1-800-772-1213

### Legal

- **Legal Aid Bureau, Inc.**  
410-836-8202
- **Senior Legal Hotline**  
1-800-896-4213

### Mental Health

- **Core Service Agency**  
410-803-8726
- **Mobile Crisis**  
410-638-5248

### Nutrition

- **Meals on Wheels**  
410-838-0013

### Prescription Assistance

- **Maryland Health Connection**  
1-855-642-8572
- **Maryland Senior Prescription Drug Assistance Program**  
Provides premium assistance for the middle income  
1-800-551-5995
- **Social Security** (Extra Help)  
1-800-772-1213

### Protective Services

- **Adult Protective Services**  
410-836-4700  
410-836-4713  
410-836-4717

### Taxes

- **AARP Tax Volunteers**  
(January–April)  
410-638-3425
- **Homeowner's and Renter's Tax Credit**  
1-800-944-7403
- **Volunteer Income Tax Assistance (VITA)**  
410-612-9909 x2215

### Veterans

- In-patient respite, adult day care, in-home care, medical care
- **Perry Point Veteran's Medical Center**  
1-800-949-1003
  - **Supportive Services for Veterans & Families**  
(Alliance, Inc.)  
410-282-5900
  - **Veteran's Administration** (Perry Point, MD)  
1-800-949-1003
  - **Veteran's Benefits**  
1-800-827-1000
  - **Maryland Department of Veteran Affairs**  
410-836-4900





## Transportation Services

### Harford Transit LINK Services

Provides curb-to-curb, in-county transportation to senior citizens and persons with disabilities for medical appointments, rides to senior centers and for general purposes. Advance reservations are necessary.

To make a reservation or for more information, call 410-838-2562 or 410-612-1620, Monday–Friday between 9 AM – 3 PM. Appointments can be scheduled up to 90 days in advance. Bus vouchers may be purchased through Harford Transit LINK at 410-612-1620.

#### FARE:

- **Senior Centers:** \$1 each way
- **Medical/General:** \$2 each way

Harford Transit Link's additional Demand Response Service has evening hours, 4-9 PM, Monday–Friday. The fare is \$2 and the service exists in Aberdeen, Havre de Grace, parts of Bel Air and Edgewood, and the area in between. Call Harford Transit Link at 410-612-1620 for more information, or to make a reservation.

### Fixed Route Bus Service

Harford Transit Link provides service Monday–Friday, 5:15 AM–6:30 PM (check schedule for exact times for each route). Harford Transit Link serves Aberdeen, Abingdon, Bel Air, Belcamp, Churchville, Edgewood, Havre de Grace, Joppatowne, Perryman, and points in between. Around town routes are available in Aberdeen, Bel Air and Edgewood. For route schedules call 410-838-2562 or 410-612-1620 or check the senior centers.

#### FARE:

- **General:** \$1 each way
- Persons with disabilities and senior citizens: 50 cents each way



### Medical Assistance Transportation (Harford County Health Department)

Provides medical transportation to eligible Medical Assistance recipients. For information call 410-638-1671.

### Private Transportation (wheel-chair accessible)

- **Angelic Care Plus, LLC**  
410-638-2202
- **Getting There Rideshare** 410-836-3005 (serves age 60+ in Northern Harford County)
- **Hart to Heart**  
443-573-2037
- **Senior Express, Inc.**  
410-322-5389  
(serves ages 55+)

## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging



## Support Groups

### **Alcoholics Anonymous**

410-272-4150 (Office of A.A.  
Assistance)  
Meets daily in Harford County.

### **Al-Anon**

410-836-6209  
Offers support for families of  
alcoholics.

### **Autism**

410-322-7687 (Autism Society  
of Harford County)  
harfordcountyasa@yahoo.com

### **Alzheimer's**

410-838-3222 (Harford  
Family & Children's Services  
Adult Day Center)

### **Brain Injury**

410-448-2924 (Brain  
Assoc. of MD)

### **Cancer**

- 1-800-515-0044 (Upper  
Chesapeake HealthLink)
- 443-643-3350 or 1-866-  
393-4355 (Cancer LifeNet  
at Upper Chesapeake)

### **Caregivers**

- 410-879-9110  
(St. Mark's Church)
- 410-277-0940  
(Easter Seals Greater  
Washington-Baltimore  
Region, Inc.; for Baltimore  
County area)



### **Diabetes**

- 410-515-0044 (Upper  
Chesapeake HealthLink)
- 410-273-5666 (Aberdeen  
Senior Activity Center;  
facilitator: Libby Koenig)
- 410-638-4040 (McFaul Activity  
Center- facilitator: Rose Pollis)

### **Down Syndrome**

410-321-5434 (Chesapeake Down  
Syndrome Parent Group, Inc.)

### **Grief**

443-849-8251 (Gilchrist  
Hospice Care)

### **Heart**

410-515-0044 (Upper  
Chesapeake HealthLink)

### **Low Vision Support Group**

410-638-4040 (McFaul  
Activities Center)

### **Multiple Sclerosis (M.S.)**

1-800-344-4867  
443-641-1200

### **Ostomy**

443-843-6600 (Upper Chesapeake  
Health Center for Wound Care)

### **Parkinson's Disease**

- 410-638-4040 (McFaul Activities  
Center – facilitator Bailey Vernon)
- 410-955-8795 (Johns Hopkins  
Parkinson's Disease and  
Movement Disorders)

### **Stroke**

410-515-0044 (Upper  
Chesapeake HealthLink)

### **Tobacco Cessation**

410-612-1718  
443-643-3350  
Offered through Upper  
Chesapeake HealthLink,  
Kaufman Cancer Center.





## Welcome Aboard!

*An affordable way for everyone to get around Harford County...and beyond!*

Serving the following areas and in between:

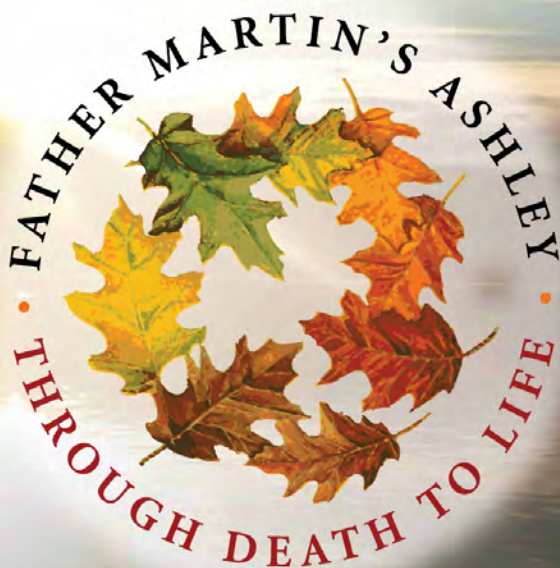
- Aberdeen
- Bel Air
- Edgewood
- Havre de Grace
- Joppatowne
- Harford/Cecil Connect  
*bridging the gap between Harford and Cecil counties*



**BARRY GLASSMAN**  
County Executive

**KAREN HOLT**  
Director, Office of Economic Development

**Harford Transit LINK**  
Harford County Office of Economic Development  
[www.harfordtransitlink.org](http://www.harfordtransitlink.org)  
410-612-1620



*Compassionate, professional treatment for drug and alcohol dependency, chronic pain and other co-occurring disorders. Located on a serene, 147-acre campus on the Chesapeake Bay in northeastern Maryland.*

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**FatherMartinsAshley.org**

Non-profit and non-denominational Accredited by The Joint Commission

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## Online Resources



- **Abledata:** [www.abledata.com](http://www.abledata.com)  
Look here to find products for individuals with disabilities or illnesses.
- **Administration on Aging:** [www.aoa.gov](http://www.aoa.gov)  
Learn about the Aging Network services provided in the public sector. Includes Eldercare Locator and updates from the National Aging Information Center.
- **Adult Day Care:**  
[www.mayoclinic.org/healthy-lifestyle/caregivers/in-depth/adult-day-service/art-20044261](http://www.mayoclinic.org/healthy-lifestyle/caregivers/in-depth/adult-day-service/art-20044261)
- **Advance Care Planning:**  
[www.eldercare.gov/eldercare.net/Public/Resources/Advanced\\_Care/Index.aspx](http://www.eldercare.gov/eldercare.net/Public/Resources/Advanced_Care/Index.aspx)
- **Aging Parents and Elder Care:** [www.aging-parents-and-elder-care.com](http://www.aging-parents-and-elder-care.com)  
Provides information on caregiving resources and support.
- **American Association of Retired Persons:** [www.aarp.org](http://www.aarp.org)  
Includes information on all AARP services and programs, including tax assistance, health insurance, mail-order prescription program and the Fifty-Five Alive Mature Driving Program.
- **The Arc of Maryland:** [www.thearcmd.org](http://www.thearcmd.org)  
Provides statewide advocacy on behalf of and with persons with intellectual and developmental disabilities and their families in Maryland.
- **Assisted Living Facilities:**  
[www.eldercare.gov/eldercare.net/Public/Resources/Factsheets/Assisted\\_Living.aspx](http://www.eldercare.gov/eldercare.net/Public/Resources/Factsheets/Assisted_Living.aspx)
- **Brain Injury Association of MD:** [www.biamd.org](http://www.biamd.org)  
Provides resources and services in prevention of brain injury, education, advocacy, and resource facilitation and case management.
- **Caregiver Action Network:** [www.caregiveraction.org](http://www.caregiveraction.org)
- **Community Action Agency:** [www.harfordcaa.org](http://www.harfordcaa.org)  
Energy Assistance, Fuel Fund, Universal Electric, Eviction Program
- **Consumer Reports Best Buy Drugs:** [www.crbestbuydrugs.org](http://www.crbestbuydrugs.org)  
Provides information on which pharmacies provide the lowest cost for medications.
- **Eldercare Locator:** [www.eldercare.gov](http://www.eldercare.gov)  
Connects older Americans and their caregivers with sources of information on senior services.
- **ElderWeb:** [www.elderweb.com](http://www.elderweb.com)  
Provides information for caregivers, including specifics on disease processes.



## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging

## Online Resources *(continued)*

- **Epilepsy Foundation of Chesapeake Region:** [www.epilepsy.com/make-difference](http://www.epilepsy.com/make-difference)  
Provides information and services on living with epilepsy.
- **Family Caregiver Alliance:** [www.caregiver.org](http://www.caregiver.org)  
Provides information and advice on caregiving. Provides information on services and research.
- **FirstGov for Seniors:** [www.usa.gov](http://www.usa.gov) (type "seniors" in Search bar)  
Get information and conduct business with government. Information on benefits, employment, volunteer activities, health, nutrition and other topics.
- **Harford County Housing Agency:** [www.harfordhousing.org](http://www.harfordhousing.org)  
Subsidized housing, reverse mortgages, home repair grants/loans.
- **Harford County Office on Aging:** [www.harfordcountymd.gov/services/aging](http://www.harfordcountymd.gov/services/aging)  
Provides information on services to older adults. Includes calendar of events at senior centers; lists of assisted living, inhome care, nursing homes, adult day care and hospice providers.

Lorien Bel Air    Lorien Bulle Rock    Lorien Riverside

**Lorien Health Systems**  
Rehabilitation  
Assisted Living  
Skilled Nursing  
[LorienHealth.com](http://LorienHealth.com)

### A Lifetime of Eyecare

- Catalys® – Laser Assisted Cataract Surgery
- Pediatric Ophthalmology
- Eye Exams
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- All Laser – LASIK
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## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging

## Online Resources *(continued)*

- **Healthfinder – United States Government:** [www.healthfinder.gov](http://www.healthfinder.gov)  
Learn how to access health and medical databases. Provides a directory of aging websites, online journals, Social Security and Pension Search Directory, and material on self-care and choosing quality health care.
- **Home Adaptation/Modification:**  
[www.caregiverslibrary.org/caregivers-resources/grp-home-care/hsgrp-home-modification/adapting-the-home-article.aspx](http://www.caregiverslibrary.org/caregivers-resources/grp-home-care/hsgrp-home-modification/adapting-the-home-article.aspx)
- **Home Care Services:**  
[www.eldercare.gov/eldercare.net/public/resources/factsheets/home\\_health\\_care.aspx](http://www.eldercare.gov/eldercare.net/public/resources/factsheets/home_health_care.aspx)
- **Home Safety Checklist:**  
[www.caregiverslibrary.org/Portals/0/ChecklistsandForms\\_HomeModificationChecklist.pdf](http://www.caregiverslibrary.org/Portals/0/ChecklistsandForms_HomeModificationChecklist.pdf)
- **Housing and Urban Development (HUD):** [www.hud.gov/groups/seniors.cfm](http://www.hud.gov/groups/seniors.cfm)  
Provides information on senior apartments, Section 8 vouchers, home modifications and repair, and reverse mortgages.
- **Johns Hopkins Parkinson's Disease and Movement Disorder Center:**  
[www.hopkinsmedicine.org/neurology\\_neurosurgery](http://www.hopkinsmedicine.org/neurology_neurosurgery)
- **Legal Aid Bureau, Inc. of Maryland:** [www.mdlab.org](http://www.mdlab.org)  
Provides information on general legal issues. Provides representation for older adults for certain civil cases.
- **Long Term Care Planner:** [www.longtermcare.gov](http://www.longtermcare.gov)
- **Maryland Access Point:** [www.marylandaccesspoint.info](http://www.marylandaccesspoint.info)  
Provides information on aging and disability resources throughout Maryland.
- **Maryland Department of Aging:** [www.mdoa.state.md.us](http://www.mdoa.state.md.us)  
Provides information on services to older adults, caregiver issues and health related issues.
- **Maryland Department of Housing and Community Development – Accessible Homes for Seniors:**  
[www.dhcd.state.md.us](http://www.dhcd.state.md.us)  
Information on state loan program in order to make homes more accessible.
- **Maryland Department of Human Resources:** [www.dhr.state.md.us/blog/?page\\_id=2178](http://www.dhr.state.md.us/blog/?page_id=2178)  
Information on Energy Assistance, Medical Assistance, Food Stamps and Elder Abuse.
- **Maryland Disability Law Center:** [www.mdclaw.org](http://www.mdclaw.org)  
Provides information and services regarding persons with disability, and the law.
- **Maryland Health Connection:** [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov)  
Helps with connecting with quality and affordable health care.
- **Maryland Medical Programs**  
(Department of Health and Mental Hygiene): <https://mmcp.dhmh.maryland.gov>  
Information and application forms for Medical Assistance and Pharmacy Assistance.
- **National Multiple Sclerosis of MD:** [www.nmss-md.org](http://www.nmss-md.org)  
Provides information and assistance programs to Marylanders living with Multiple Sclerosis.

## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging

## Online Resources *(continued)*

- **Maryland Office of the Attorney General:** [www.oag.state.md.us](http://www.oag.state.md.us)  
Provides information and the ability to download Advance Directives. Offers source for consumer complaints and the Prescription Drug Price Finder.
- **Maryland Relay Equipment Distribution Program:**  
[www.doit.maryland.gov/mdrelay/Pages/equipment.aspx](http://www.doit.maryland.gov/mdrelay/Pages/equipment.aspx)  
Maryland Accessible telecommunications. Provides information and qualifications for free telecommunications for the hearing impaired. Application may be downloaded.
- **Maryland State Bar Association:** [www.msba.org](http://www.msba.org)  
Provides information on general legal issues including elder care law, Medicare and other benefits, choosing an attorney, etc.
- **Medicare:** [www.medicare.gov](http://www.medicare.gov)  
Information on Medicare, Medicare HMOs, Part D (Pharmacy) and nursing home survey results.
- **National Alliance for Caregiving:** [www.caregiving.org](http://www.caregiving.org)  
Conducts research on caregiver issues, advocates for laws which help caregivers and provides information on resources.
- **National Clearinghouse for Long-Term Care Information:** [www.longtermcare.gov](http://www.longtermcare.gov)  
Provides overview of long term care, planning resources, private financing and public programs.
- **National Council on Aging:** [www.benefitscheckup.org](http://www.benefitscheckup.org)  
Provides information on services for which an older adult may be eligible.
- **National Family Caregivers Association:** [www.nfcacares.org](http://www.nfcacares.org)  
Publishes "Take Care" quarterly newsletter for family caregivers. Provides information on a variety of caregiving topics.
- **Nursing Homes:**  
[www.eldercare.gov/eldercare.net/public/resources/topic/Nursing\\_Home.aspx](http://www.eldercare.gov/eldercare.net/public/resources/topic/Nursing_Home.aspx)
- **Office of Health Care Quality:** [www.dhmd.state.md.us/ohcq](http://www.dhmd.state.md.us/ohcq)  
Publishes nursing home deficiencies and provides information on other health related issues.
- **Social Security Administration:** [www.ssa.gov](http://www.ssa.gov)  
Provides general information and handles problems related to Social Security and Supplemental Security Income.
- **Taking Care of Mom and Dad:** [www.takingcareofmomanddad.net](http://www.takingcareofmomanddad.net)  
Provides information for caregivers on understanding choices, options and services.
- **Veteran's Helpline:** [www.va.gov](http://www.va.gov)  
Provides publications to assist veterans, their widows and orphans in obtaining V.A. benefits.

*From Caregiving from Near and Far, with permission from the Baltimore County Department of Aging.*



## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging



## Medicare

For information on Medicare, call the Harford County Office on Aging's State Health Insurance Program (SHIP) at 410-638-3577. SHIP provides free counseling, information and assistance with Medicare, Medicaid, Medigap and Long Term Care Insurance.

### Overview

Medicare is a health insurance program for:

- people age 65 or older,
- people under age 65 with certain disabilities, and
- people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

### Medicare has:

**Part A Hospital Insurance:** Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment. Medicare Part A (Hospital Insurance) helps cover inpatient hospital care, including critical access hospitals, and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and some home health care. Beneficiaries must meet certain conditions to get these benefits.

**Part B Medical Insurance:** Most people pay a monthly premium for Part B. Medicare Part B (Medical Insurance) helps cover doctors' services and outpatient care. It also covers some medical services that Part A does not cover, such as some services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

**Prescription Drug Coverage:** Most people will pay a monthly premium for this coverage. Starting January 1, 2006, new Medicare prescription drug coverage became available to everyone with Medicare. Everyone with Medicare can get this coverage that may help lower prescription drug costs and help protect against higher costs in the future. Medicare Prescription Drug Coverage is insurance. Private companies provide the coverage. Beneficiaries choose the drug plan and pay a monthly premium. Like other insurance, if beneficiaries decide not to enroll in a drug plan when they are first eligible, they may pay a penalty if they choose to join later.

*Above information from [www.medicare.gov](http://www.medicare.gov).*

## Harford G.A.I.N.

GERIATRIC ASSISTANCE & INFORMATION NETWORK

**Harford G.A.I.N. is a valuable resource for our aging community, their caregivers and families**

- Family Resources
- Community Outreach
- Business Networking
- Annual Caregiver's Conference
- Fundraising

**Visit our website at**  
[www.harfordgain.com](http://www.harfordgain.com)



*Enriching the lives of Harford County seniors through communication, education and resources.*



## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging

## Medicare *(continued)*

### Medicare Prescription Drug Benefits (Part D)

#### Introduction

Medicare's new drug coverage began January 1, 2006.

#### Who's Eligible?

If you are a Medicare beneficiary, you are eligible to join a Medicare drug plan regardless of your income, health status, or current prescription expenses. You decide if you want to enroll or not. However, if you decide to join after your initial enrollment period, your monthly premium may be higher because there is a penalty for late enrollment. People new to Medicare have an initial enrollment period that starts 3 months before the month they turn age 65 and ends 3 months after the month they become age 65. If you have Medicare due to a disability, you can join three months before and after your 24th month of cash disability benefits. There is an annual open enrollment period from October 15 through December 7 every year to change plans. Your newly elected coverage would begin January 1.

#### What to Do

Gather information about current prescriptions and about current drug coverage. Are you eligible for "extra help" through Federal or State programs? Apply for financial help if you are eligible, take advantage of programs that are available. Save any letters from former employer or insurance plans. Compare your drug plan choices. Decide what's right for you. You can enroll in a stand alone Medicare Drug Plan that only covers drugs. Or you can enroll in a Medicare Advantage plan with prescription drug, hospital, and doctor care coverage.

Medicare Advantage plans are managed care under Medicare. Gather information about the drug



plans that are currently available and make a simple chart. Compare premiums, deductibles, co-insurance, and co-pays. Check to see if your medications are covered by the plan. Check to see where the participating pharmacies are located. For assistance or more information, contact **1-800-Medicare**, visit the Medicare website at **[www.medicare.gov](http://www.medicare.gov)**, or call the Harford County Office on Aging at **410-638-3577** or visit **[www.harfordcountymd.gov/services/aging](http://www.harfordcountymd.gov/services/aging)**.

#### Financial Assistance - Federal "Extra Help" or Low-Income Subsidy

Federal assistance or "Extra help" for people with lower incomes and limited resources is available to reduce the cost of the premiums, deductible, and coinsurances. Call **1-800-772-1213** or visit **[www.ssa.gov](http://www.ssa.gov)**.

#### Senior Prescription Drug Assistance Program (SPDAP)

The Senior Prescription Drug Assistance Program is a premium subsidy program for moderate income Maryland residents participating in an approved Medicare prescription drug plan or Medicare Advantage Plan. Qualified applicants will receive up to \$40 per month towards premium costs. In select qualified plans the State will pay 95% of your Medicare Part D prescription drug costs paid within the coverage gap. To receive an application, call **1-800-551-5995** or visit their website at **[www.marylandspdap.com](http://www.marylandspdap.com)**. Applications are also available at the Harford County Office on Aging.

## CHAPTER 5

# INFORMATION & RESOURCES



Harford County Department  
of Community Services  
Office On Aging

## Medicare *(continued)*

### Medigap

#### Medicare Supplemental Insurance Plans

Buying a Medigap policy is an important decision. For information on Medigap, call the Harford County Office on Aging's State Health Insurance Program (SHIP) at **410-638-3577**. Free counseling for Medicare, Medigap, and Medicare Advantage plans is offered through this program.

#### What is Medigap ?

- Medigap is a health insurance policy sold by private insurance companies that work to fill in the "gaps;" basically, Medigap policies help pay some of the health care costs that the Original Medicare Plan does not cover. When you buy a Medigap policy, you must have Medicare Part A and Part B. You will continue to pay the Medicare Part B monthly premium in addition to the Medigap premium.
- There are 10 different standardized Medigap plans (A through N), which all have specific benefits so you can compare them easily. The benefits in any Medigap plan (A through N) are the same for any insurance company. Each insurance company decides which Medigap policy it wants to sell.
- You and your spouse must each buy a separate Medigap policy—policies only cover health care costs for one person.
- Maryland law increases safeguards for consumer protection—for example, you have 30 days to cancel a policy for full refunds, and all policies must be guaranteed renewable. This means companies cannot cancel or refuse to renew a policy for any reason other than nonpayment of premiums or misrepresentation.
- Rates for the policies are available at [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us).
- Medigap policies by law cannot include Prescription Drug Coverage.
- You may purchase a Part D plan for your prescription drug coverage needs.

#### Senior Medicare Patrol (SMP)

The Senior Medicare Patrol (SMP) Program trains volunteers to be aware of health care fraud, waste, and abuse in the Medicare/Medicaid programs and provides information about fraud and scams.

### Qualified Medicare Beneficiary Program (QMB)

The QMB program will pay the premiums, deductibles and co-insurance payments of the Medicare program for older and disabled individuals who are financially eligible. Individuals can apply for the QMB program through the Department of Social Services or you can request a mail-in application from the Harford County Office on Aging at **410-638-3303** or **410-638-3577**.

### Specified Low-Income Medicare Beneficiary Program (SLMB)

The SLMB program will pay the Medicare Part B premium only, and is for people whose income is slightly more than the QMB criteria. As with the QMB program, an individual or couple may hold certain assets (house, car, burial plan, etc.), which may be exempt from consideration. Maximum monthly income levels apply. Applications for the SLMB program are available at the Department of Social Services in Bel Air or request a mail-in application from Harford County Office on Aging at **410-638-3303** or **410-638-3577**. Guidelines are adjusted annually based on Federal Poverty level.

### Spousal Impoverishment

This rule protects some resources for the spouse who remains in the community when the other spouse is admitted to the nursing home and is applying for Long Term Care Medical Assistance. The community home may be exempt along with other resources. The community spouse may also be eligible for a spousal share. This means your spouse may be eligible for a share of the income and assets that are jointly held. You may contact the Maryland Medical Assistance Beneficiary Services & Pharmacy Access Hotline at **1-800-492-5231** or **410-767-1463**, for more information about the process, or visit [www.peoples-law.info/node/1004](http://www.peoples-law.info/node/1004) for a complete explanation.

# Harford County Aging & Disability Resource Center

**(HC ADRC) *Partner of  
Maryland Access Point (MAP)***

***Your one stop resource  
connection to local,  
state and federal  
programs***

## **For your one stop connection, contact:**

Information & Referral ..... 410.638.3303

State Health Insurance  
Assistance Program (SHIP) ..... 410.638.3577

Long Term Care Ombudsman ..... 410.638.3577

## **Who is served?**

- Persons 60 years and older
- Persons 18 years and older with disabilities, chronic conditions
- Families and Caregivers
- Persons of all incomes

**Maryland  
Access  
Point**



# 410.638.3303

**[www.marylandaccesspoint.info](http://www.marylandaccesspoint.info)**

**BARRY GLASSMAN**  
Harford County Executive

**AMBER SHRODES**  
Director, Dept. of Community Services

**Office on Aging**

Harford County Department of Community Services  
[www.harfordcountymd.gov/services](http://www.harfordcountymd.gov/services) 410.638.3577



**PARENTS**  
**WHO HOST**  
**LOSE**  
**THE MOST**®



Don't be a party to  
**TEENAGE DRINKING**  
It's against the law.

**BARRY GLASSMAN**  
Harford County Executive

**AMBER SHRODES**  
Director, Dept. of Community Services

**Office of Drug Control Policy**  
Harford County Department of Community Services  
[www.harfordcountymd.gov/services](http://www.harfordcountymd.gov/services)  
410.638.3389

